

FEDERAL SECURITY AGENCY • Social Security Administration • Washington, D. C.

# *Social Security Bulletin*



*January-February 1950*

*Volume 13*

*Number 1-2*

**A Program for the Nation: Recommendations From the  
Annual Report**

**Guardianship of Children**

**Voluntary Insurance Against Sickness: Estimates for 1948**

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# Social Security in Review

## President's Messages

**T**HE "duty of the Government" to promote national economic security, health, and education was again stressed by President Truman in the three messages that he sent to the Eighty-first Congress in the opening days of its second session.

In his Message on the State of the Union, the President restated his belief that "our social security system should be developed into the main reliance of our people for basic protection against the economic hazards of old age, unemployment, and illness." He asked Congress to "complete action at this session on legislation to increase the benefits and extend the coverage of old-age and survivors insurance." He also asked that Congress strengthen unemployment insurance and enact a program of medical insurance "which will enable all Americans to afford good medical care."

In his fourth annual Economic Report, President Truman urged prompt action on his social security recommendations, which he summarized as follows: "Extend and liberalize the social security structure by improving old-age, survivors, and un-

employment insurance, enacting disability and health insurance, and expanding Federal grants-in-aid to States for public assistance."

The President's Budget Message carried specific recommendations with the proposed budget for improving the current programs—insurance and assistance—and for adding a system of prepaid medical care, "geared in with our other social insurance programs and financed predominantly by employer and employee contributions."

## Program Operations

The number of workers in the employed labor force rose from 59.0 million to 59.5 million in November. The settlement of the labor disputes in the coal-mining and steel industries early in the month accounted for most of the rise and might have been expected to have an even greater effect but for increased seasonal unemployment during the month. Unemployment, which had risen to 3.6 million in October, dropped back again in November to 3.4 million.

Personal income, after a 2-month decline, rose in November from an annual rate of \$209.0 billion to \$209.7 billion. Payments advanced in all but one category, with social insurance payments registering the largest increase. The consumers' price index prepared by the Bureau of Labor Statistics rose very slightly in November, from 168.5 to 168.6.

**CLAIMS FOR UNEMPLOYMENT INSURANCE** in November reflected a further increase in unemployment in seasonal

industries and in industries affected by steel shortages. For unemployment covered by the State programs in the continental United States, initial claims rose from 1,348,400 to 1,528,200 and weeks of unemployment claimed rose from 7,733,400 to 8,885,400. The increases were widespread; initial claims went up in 34 States, and weeks claimed were higher than the October totals in 41 States.

The rise in initial claims was particularly significant in view of the substantial rise (34 percent) in October, which was largely due to the secondary effects of the labor dispute in the steel industry. Although this strike was settled early in November, the resulting steel shortages were responsible for a substantial amount of new and continuing unemployment during the month, particularly in the automotive, fabricated metal, foundry, shipbuilding, and transportation equipment industries. Seasonal lay-offs centered in the construction, lumbering, and apparel industries, though there were also relatively heavy lay-offs in tobacco processing.

In an average week in November, almost 1.7 million unemployed workers received benefit checks—170,000 more than in October. Benefits for the month totaled \$151.5 million, in comparison with the \$135.1 million paid out in October. Workers totally unemployed received an average weekly benefit of \$21.16, as the amount of the average check rose for the eighth successive month.

During the week ended November 12, 1949, 6.1 percent of the covered workers employed during an average month in 1948 were unemployed. This

This issue of the **BULLETIN**, which ordinarily would be dated January, is being released as the January-February issue and will be distributed late in February or early in March; the March issue should be available late in March, and so on.



ratio was higher than the unemployment percentages during the comparable weeks in the 2 preceding months but was less than that for August. In seven States the relative incidence of insured unemployment was less than 2 percent.

Average weekly insured unemployment under the State and railroad programs and under the veterans' unemployment allowance program rose from 2,114,000 in October to 2,275,800. The increase was limited to unemployment insured under the State programs; there were small declines in veterans' and railroad insured unemployment.

UNDER THE OLD-AGE and survivors insurance program, 2.7 million persons were receiving benefits at the end of November. The monthly amount of the benefits totaled \$55.3 million, \$10 million more than a year earlier.

Monthly benefits were awarded to 56,700 persons during November, 3 percent more than in October and 32 percent more than in November 1948. Awards of primary and wife's benefits accounted for the entire increase for the month and most of the increase over the total for November 1948.

IN PUBLIC ASSISTANCE, both case loads and payments under the three special programs continued to grow in November at about the same rate as in previous months. Average payments in each program went up slightly. Broadening of the program for aid to dependent children in California, based on a revised definition of a dependent child effective in October, is responsible for the unusually large expansion in the program in that State. The case load, which had gone up 10 percent in October, rose another 9 percent in November. Many of the cases were transferred from general assistance.

In general assistance, the increase of more than 9 percent in the national case load reflects in part the usual seasonal rise in the winter months. In some of the States with relatively large increases, the full impact of the strikes in the coal-mining and steel

(Continued on page 25)

## Selected current statistics

[Corrected to Jan. 9, 1950]

Item	November 1949	October 1949	November 1948	Calendar year	
				1948	1947
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian	62,927	62,576	61,724	61,442	60,168
Employed	59,518	59,001	59,893	59,378	58,027
Covered by old-age and survivors insurance	34,400	34,300	35,800	35,300	34,000
Covered by State unemployment insurance	31,300	31,100	33,200	32,900	31,900
Unemployed	3,409	3,576	1,831	2,064	2,142
<i>Personal Income<sup>2</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total	\$209.7	\$200.0	\$216.6	\$211.9	\$193.5
Employees' income <sup>3</sup>	135.4	135.3	139.2	134.9	123.1
Proprietors' and rental income	44.1	44.0	40.8	49.5	45.1
Personal interest income and dividends	17.6	17.5	16.9	16.2	14.8
Public aid <sup>4</sup>	2.4	2.3	1.9	1.7	1.5
Social insurance and related payments <sup>5</sup>	6.6	6.4	5.4	5.6	5.6
Veterans' subsistence allowances <sup>6</sup> and bonuses	1.9	1.9	2.4	2.5	1.9
Miscellaneous income payments <sup>7</sup>	1.7	1.6	1.0	1.8	1.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>8</sup>					
Number (in thousands)	2,710	2,674	2,280		
Amount (in thousands)	\$35,319	\$34,451	\$45,105	\$543,623	\$452,930
Average primary benefit	\$26.98	\$26.83	\$26.52		
Awards (in thousands):					
Number	57	55	43	596	573
Amount	\$1,313	\$1,255	\$920	\$12,748	\$11,881
<i>Unemployment Insurance</i>					
Initial claims (in thousands)	1,532	1,353	956	10,918	9,724
Weeks of unemployment claimed (in thousands) <sup>9</sup>	8,916	7,769	4,029	(7)	(7)
Weeks compensated (in thousands)	7,358	6,618	3,167	42,695	44,325
Weekly average beneficiaries (in thousands)	1,696	1,527	731	821	852
Benefits paid (in millions) <sup>10</sup>	\$152	\$136	\$82	\$793	\$776
Average weekly payment for total unemployment	\$81.18	\$80.65	\$80.10	\$19.05	\$17.93
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance	2,716	2,698	2,482		
Aid to dependent children:					
Families	585	571	496		
Children	1,496	1,454	1,190		
Aid to the blind	92	92	85		
General assistance	543	497	369		
Average payments:					
Old-age assistance	\$44.50	\$44.37	\$41.90		
Aid to dependent children (per family)	73.93	73.39	71.55		
Aid to the blind	45.99	45.81	43.39		
General assistance	60.87	48.37	45.71		

<sup>1</sup> Continental United States only; estimated by the Bureau of the Census except for employment covered by old-age and survivors insurance, which is estimated by the Bureau of Old-Age and Survivors Insurance, and employment covered by State unemployment insurance, estimated by the Bureau of Employment Security, Department of Labor. For employment covered by unemployment insurance, monthly figures represent employment in a specific pay period and annual figures, employment in an average pay period; otherwise, monthly figures represent employment in a specific week and annual figures, employment in an average week.

<sup>2</sup> Data from the Office of Business Economics, Department of Commerce. Veterans' subsistence allowances were formerly included in social security and related payments, while bonuses were included in miscellaneous income payments. In addition, workmen's compensation, one of the components of social insurance and related payments, has been divided; State workmen's compensation remains in social insurance and related payments, and compensation under the Employer's Liability Act (for railroad workers and seamen) is transferred to miscellaneous income payments.

<sup>3</sup> Civilian and military pay in cash and in kind in the continental United States, pay for Federal civilian and military personnel stationed abroad, other labor income (except compensation for injuries), mustering-out pay, and terminal-leave pay. Military pay includes the Government contribution

to allowances for dependents of enlisted personnel. Civilian wages and salaries represent net earnings after employee contributions under social insurance and related programs have been deducted.

<sup>4</sup> Payments to recipients under the 3 special public assistance programs and general assistance.

<sup>5</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; State workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>6</sup> Under Servicemen's Readjustment Act of 1944.

<sup>7</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>8</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>9</sup> Replaces data on the number of continued claims filed. In some States, because of biweekly reporting, continued claims cover more than 1 week of unemployment. Data for calendar years 1947 and 1948 not available.

<sup>10</sup> Gross: annual amounts adjusted for voided benefit checks.



# A Program for the Nation:

## Recommendations From the Annual Report

The Social Security Administration, in its annual report to the Congress,<sup>1</sup> reviews the contribution that the social security programs made to the national economy during the fiscal year 1949 through its provision of basic economic security for the Nation's gainfully employed persons and their families. It also summarizes the services provided to people who lack security because of personal, family, or community conditions. At the same time the Administration calls attention to the limitations and inadequacies of the present system—shortcomings that could be overcome in a comprehensive system providing the basic essentials of social security for all persons in all parts of the country.

IN the fiscal year 1949, millions of workers and workers' families received insurance benefits, and other millions received help through the public assistance programs. These payments contributed significantly to the health of the national economy, helping maintain purchasing power in the face of declining income from production.

At the end of the fiscal year, about 2.6 million persons were receiving benefits under Federal old-age and survivors insurance; monthly benefits and lump-sum payments during the year totaled \$627 million. On January 1, 1949, some 43 million workers were insured under the program; other millions had earned some wage credits in covered employment but not enough to acquire insured status.

The two programs for unemployed workers—employment service and unemployment insurance—were integrated in the Social Security Administration's Bureau of Employment Security, effective July 1, 1948.<sup>2</sup> Better coordination in handling manpower problems and in identifying, for government action, areas of rising unemployment was thus made possible.

<sup>1</sup> The report, from which this summary of recommendations is taken, constitutes a section of the *Annual Report of the Federal Security Agency, 1949*.

<sup>2</sup> The Bureau of Employment Security was transferred, effective August 20, 1949, to the Department of Labor under Reorganization Plan No. 2.

Benefits under the State-Federal unemployment insurance systems helped 5.6 million workers who were out of work through no fault of their own. Unemployed workers received, on the average, \$19.91 a week for 11 weeks of total unemployment; in five States their benefits were supplemented by allowances for their dependents.

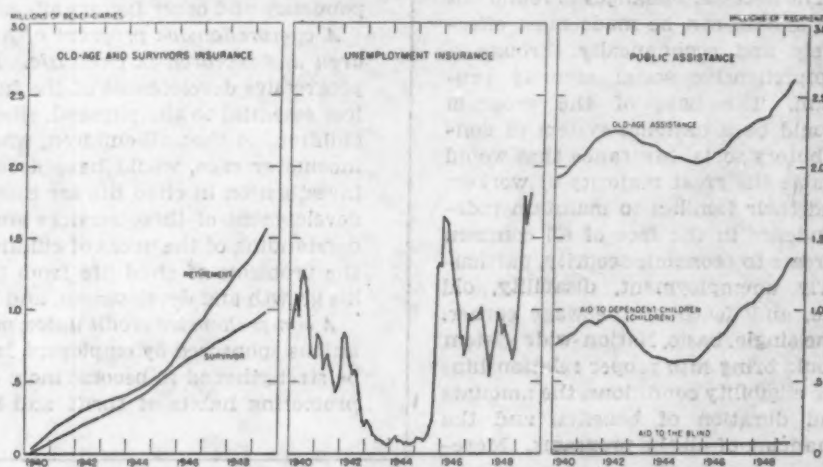
Many persons are not reached by the social insurance programs. For the dependent children, the aged, and the blind in the population, the public assistance programs are often the only source of financial help when family resources cannot meet living costs. During June 1949, 4.1 million persons were receiving public assistance under

the programs established by the Social Security Act. Additional Federal funds made available under the 1948 amendments to the act enabled most States to increase their assistance payments. Total expenditures for assistance payments and administration from Federal, State, and local funds for the three programs amounted to approximately \$1.8 billion.

Basic security is the principal objective, also, of State and local maternal and child health and child welfare services, for which Federal grants are made under the Social Security Act, and here, too, the year was one of progress. Services for mothers and children were strengthened and extended, and programs for infants and children with special needs—the physically handicapped as well as those with emotional or social handicaps—were expanded and new ones initiated.

Early in the fiscal year the Bureau of Federal Credit Unions was established in the Social Security Administration when Congress transferred the administration of the Federal Credit Union Act to the Federal Security Agency. The new Bureau has the responsibility for chartering, examining, and supervising Federal credit unions,

Beneficiaries and recipients under the Social Security Act



which are cooperative associations organized to promote thrift among their members and to create for them a source of loans for provident and productive purposes.

Though impressive gains have been made through the social security programs, the experience of the past few years has made clear certain major deficiencies. In the first half of 1949, for example, 2 earners in every 5 were in employment not covered by old-age and survivors insurance, 3 wage or salary workers in every 10 had no protection against the risk of unemployment. Benefits under both programs were low in relation to living costs. Disability insurance was largely lacking for most of the country's workers. Increasing pressure for various types of pensions and health and disability insurance under union-management contracts emphasized the lag in the development of the public programs and the urgent need to expand and strengthen public provision for social security to meet the needs of all persons.

In some parts of the country, public assistance was not available to all needy persons, and for many recipients, their income, including the assistance payments, was below the subsistence level. Maternal and child health and child welfare services were not available in all areas. Only 1 out of every 5 counties had the services of a full-time child welfare worker paid from public funds. In 2 out of every 3 counties, no well-child clinics are held.

### ***A Comprehensive System***

The necessary changes to round out the system can be made most effectively and economically through a comprehensive social security program. The base of the program should be a national system of contributory social insurance that would enable the great majority of workers and their families to maintain independence in the face of all common threats to economic security, particularly unemployment, disability, old age, and death of the wage earner. One single, basic, Nation-wide system would bring into proper relationships the eligibility conditions, the amounts and duration of benefits, and the financing of all the programs. More-

## **A Comprehensive Social Security Program**

The Social Security Administration recommends the establishment of:

*A comprehensive, basic national system of contributory social insurance.* This basic program, covering all major risks to economic security and all workers and their dependents threatened by such risks, would include insurance against wage loss in periods of disability, and against costs of medical care, for which no general provision now exists in the United States, as well as old-age and survivors insurance and unemployment insurance. Cash benefits would be related to past earnings and additional benefits provided for dependents. The program would be designed to eliminate existing gaps in the coverage of both persons and risks, to remove present inequities in the protection of workers and their families and in the financial burdens of employers, and to provide a consistent relationship, not only among the insurance provisions for the various risks covered but also between the provisions of the basic system and those of supplementary special systems in effect for particular groups. As compared with separate programs to meet particular risks, such a comprehensive system would reduce administrative costs and reporting burdens and simplify arrangements as they affect workers, employers, and public agencies.

*A comprehensive program of public welfare, including public assistance and family and adult welfare services.* Under this program, on a Federal-State basis, payments and services financed from Federal and State funds would be available to any needy person in the United States, irrespective of the reason for need. The Federal financial contribution to such a program should be designed to remove the great disparities now existing in the treatment of various classes of needy persons and to reduce the disparities among the same programs in different parts of the country. The Federal Government should participate in payments made directly to individuals or to agencies authorized to supply medical services to needy persons.

The role of public welfare agencies should be strengthened by Federal participation in social welfare services for families and adults. Federal grants should be available to assist the States in developing such services to families and individuals who turn to the public welfare agencies for help that will enable them to keep the family together, to become self-supporting, to make use of community resources, or to solve individual problems in family or community adjustment. Research should be conducted on the causes of dependency and other factors affecting family life.

*A comprehensive program of health and welfare services for children and research in child life.* Such a plan should provide for the progressive development of the full range of health and welfare services essential to the physical, emotional, and social well-being of our children, so that all children, wherever they live and whatever their income or race, would have access to such services. Research and investigation in child life are essential in supporting and guiding the development of these services and enriching our knowledge and understanding of the needs of children. Such research should approach the problems of child life from the point of view of the total child, his growth and development, and his place in society.

*A comprehensive credit union program.* Under this program, credit unions sponsored by employers, labor unions, and other groups would be strengthened to become more effective instruments of self-help in promoting habits of thrift and better employee-employer relations.



## Advisory Committees, Research, and Information

The Social Security Administration recommends:

Advisory committees for all programs, the committees to be composed of representatives of insured persons, employers, and the public, and of the professional interests of particular groups, such as medical and allied professions and hospitals.

Adequate appropriations and staff for research and program planning and for publication of research information of interest to Congress, employers, unions, and the public. Study of private and public retirement and welfare plans in relation to social security.

Adequate appropriations and staff for informational services to inform beneficiaries, employers, and the public of their rights and obligations under the Social Security Act and related laws.

over, the cash benefits paid would reflect more closely the income loss actually suffered, since the worker's earnings in any job would be counted in computing his benefits.

Even with a well-developed insurance system, some persons will fail to qualify for insurance benefits; for others the benefits will prove inadequate, or they will need services for which they turn to a public welfare agency. For these groups there should be a supplementary Federal-State system of comprehensive welfare programs, including public assistance and family, adult, and child welfare services, as well as services to safeguard the health of mothers and children.

Whatever method is adopted for achieving a comprehensive social insurance system, the employment security program should continue to be related to the Nation's social insurance system. Only by effective coordination of the social insurance programs can social security make its maximum contribution to individual

and family security as well as to the stability of business and the economy in general.

Day-by-day operation of the Federal programs should be decentralized—as has been done successfully in old-age and survivors insurance—so that local offices can give individualized services. Advisory councils should be set up that would provide for appropriate representation of the general public, of the persons who contribute to the system, and of the professional interests of particular groups, such as the medical and allied professions.

The entire social security system should be constantly reviewed, so that adjustments in line with economic developments and experience can be made. Provision should be made for adequate staff to carry on effectively the research on which such adjustments should be based and also to supply the advisory committees with information and to inform the taxpayers, the beneficiaries, and the public as a whole of developments and of their rights and obligations under the law.

## Disability Insurance

The worker who becomes disabled before he reaches age 65 is faced with serious economic problems. If his disability is extended—and on an aver-

## Disability Insurance

The Social Security Administration recommends:

Provision under Federal law for cash benefits to insured workers and their dependents during both temporary disability (less than 6 months) and extended disability (6 months and over).

Provision for charging the insurance trust fund for providing medical, surgical, training, and other rehabilitation services to disabled individuals.

age day, about 2.1 million workers are kept out of the labor force by a disability that has lasted 6 months or longer—he may find it almost impossible to maintain his home and a min-

imum standard of living. All workers in the country face this risk and the hazard of briefer spells of disability as well; every day some 2.5 million workers are kept from their jobs by disability of a temporary nature.

The result is a constant drain on the Nation's economy in terms of reduced productive capacity, lost earnings, and impaired purchasing power. The cost can be measured in terms of the destitution of many families; large public assistance expenditures, since disability is an important factor in the assistance loads; and, for many workers with long-lasting disabilities, a loss of the benefits of the social insurance system to which they have contributed.

There is little logic in protecting a worker against wage loss due to lack of work or old age and in ignoring the loss that he suffers because of disability. Of the three risks, moreover, disability is the greatest that the worker and his family must face, since it brings with it medical expenses as well as loss of income. The Federal Government has successfully administered old-age and survivors insurance; it has also successfully administered disability benefits under a variety of other programs. It has the experience and the organization to administer disability benefits through a contributory social insurance program consistent with the American concept of self-support.

## Medical Care

The United States is almost alone among the industrialized nations in its lack of public provision for meeting medical care costs on an insurance

## Medical Care Insurance

The Social Security Administration recommends:

Insurance against the costs of medical care, including payments to physicians, dentists, nurses, hospitals, and laboratories, with provision for free choice of doctor and patient, decentralization of administration, and utilization of State administration.



basis. Care in this country is generally paid for as sickness occurs, by the person affected. As a result, many persons put off obtaining medical attention in the early stages of an illness, when care can be most effective; serious illness generally means a severe strain on family finances, if not the exhaustion of savings and heavy debt.

The solution that appeals to more and more persons is to budget medical care costs on a prepayment basis. The attractiveness of the idea is evident in the growth of voluntary prepayment hospital and medical care plans. Useful as these plans have been, they have not met, nor do they promise to meet, the full needs of the country.

The need for such protection is one that is common to all; the costs of meeting it can and should be shared by all. To this end, President Truman has asked for a comprehensive national health program that would include a system of prepaid medical care, utilizing state and local administration and financed—as is old-age and survivors insurance—by contributions from workers and employers. Such a plan would bring comprehensive medical care within the reach of every person and family.

### **Old-Age and Survivors Insurance**

An improved and expanded program of old-age and survivors insurance has long been recognized as essential for the security of American workers and their families and for the good of the economy as a whole. The present coverage limitations (2 out of every 5 workers are in jobs in which they can earn no credit toward Federal retirement or survivor benefits) have led to serious difficulties. Workers change from job to job, as in a healthy, democratic economy they must be free to do. Under existing conditions, however, a worker may shift in and out of covered employment; any period during which he is not in a covered job lowers the amount of his potential benefits, and if he is out of covered employment for a long time, he and his family may lose all benefit rights.

Limited coverage causes further

hardships. Workers who are not covered pay for the benefits of covered workers to the extent that pay-roll taxes are passed on in consumer prices. Covered workers not only contribute to their own security but also help provide, through general taxes, assistance for those who are not protected. Many persons who pay insurance contributions do not qualify for benefits, while others, who have spent much of their working life in noncovered employment, are able to meet the eligibility requirements and receive benefits far greater than their contributions.

For those workers who qualify for benefits, the present level of payments is wholly inadequate to assure them

basic security; as a replacement of wage loss, benefits are far out of line. The average monthly benefit being paid, as of June 30, 1949, to a man who had retired was \$26.20; for a retired worker and his wife, the average was \$41.00. Even when the present formula was established in 1939, these amounts were precariously low in terms of basic security. Today the rise in living costs has made them still more unrealistic.

In view of the upward trend of wages, the maximum amount of taxable earning should be increased from the present \$3,000 to \$4,800. Similarly an increase in the amount of earnings permitted a beneficiary without loss of benefits, an increase in the mini-

## **Old-Age and Survivors Insurance**

The Social Security Administration recommends:

Coverage of all gainful workers, including agricultural and domestic employees, public employees and members of the armed forces, employees of nonprofit organizations, railroad employees, and self-employed persons, including farmers, small businessmen, and professional persons. Relaxation of geographical limitation on coverage to include Puerto Rico and the Virgin Islands and foreign service by American citizens for American employers.

Repeal of the legislation eliminating certain salesmen and adult news vendors from coverage.

Changes in the average monthly wage and benefit formula to increase benefits materially, increases in both minimum and maximum benefit amounts, and continuation of the 1-percent increment in the benefit for each year an individual is in covered employment.

Increase to \$4,800 a year in the maximum amount of earnings taxable and to \$400 in the maximum average monthly wage on which benefits are computed; expansion of the definition of taxable wages to include all tips, gratuities, and dismissal wages.

Increase in the amount of earnings a beneficiary may receive in covered employment without suspension of monthly benefits.

Reduction of the qualifying age for all women beneficiaries from 65 to 60 years.

Changes in eligibility requirements to make it easier for persons in newly covered employments and persons of advanced age to qualify for benefits.

Greater uniformity and greater equity in defining, for purposes of the insurance system, family relationships and conditions of dependency that qualify members of an insured person's family for benefits, especially with respect to the rights of dependents of women workers.

Payment of a lump sum in the case of every deceased insured wage earner.

Adoption of a long-range plan for financing old-age, survivors, and permanent disability insurance that looks toward an eventual tripartite division of costs among employers, employees, and the Federal Government.

mum and maximum benefits payable, and other proposed adjustments are needed to bring the program closer to its recognized objectives.

### **Unemployment Insurance**

The \$1.2 billion paid out in benefits under the State unemployment insurance systems during the fiscal year provided an invaluable prop to the Nation's economic well-being. Despite this significant contribution, the effectiveness of the program has been severely limited by a number of weaknesses.

Of first importance is the inadequacy of coverage. Only 7 out of every 10 wage earners have this insurance protection against wage loss. Extension of the coverage of the Federal Unemployment Tax Act to cover employers of one or more and to include many excepted groups is generally regarded as long overdue. Twenty-nine States now cover employees of firms with fewer than eight workers, and their experience has clearly indicated that the original concern about administrative difficulties has not been substantiated.

Benefits have been inadequate in

amount and duration. They have replaced, on the average, only a third of wages, and hundreds of thousands of workers exhaust their benefits before getting another job. The Social Security Administration recommends minimum benefit standards in State laws, designed to assure that benefits are adequate, in relation to workers' accustomed earnings, to meet their immediate needs. It also believes that the maximum weekly benefit should be at least \$30 for workers without dependents and \$45 for those with three or more dependents; that the benefit formula should be so designed that the average weekly benefit for a person without dependents should approximate 50 percent of average weekly earnings; and that all States should provide a potential duration of benefits of 26 weeks to all claimants who meet the qualifying-wage requirements.

Liberalized benefit provisions are no help to workers who are disqualified from receiving any benefits. Present disqualification provisions deny benefits to workers who are genuinely unemployed through no fault of their own and who are ready, willing, and

able to accept suitable work. The Administration believes that disqualifications should involve only a postponement of benefits—instead of their cancellation or reduction—and, further, that no disqualification should be imposed if a claimant quits with good cause, including cause based on good personal reasons.

State experience has shown that unemployment insurance is less costly than was expected when the program was initiated; if existing State reserves are properly utilized, it can be made even less expensive. Under a uniform, Nation-wide system, with all contributions deposited in one fund, the system could be financed with lower contribution rates than would be necessary if the separate State reserve funds are continued. To assure that State financing arrangements will not require unduly heavy contribution rates when benefit outlays increase, the Social Security Administration recommends that the accumulated excess of collections under the Federal unemployment tax over expenditures for State administration—now more than \$1 billion—should form the basis of a reinsurance fund on which the States could draw as necessary. The Federal tax rate could then be lowered to a point more properly related to the long-run costs of the program.

To make administrative funds available on a more effective basis in the future, all proceeds of the 0.3-percent Federal tax should be earmarked for employment security financing and used, as needed, for both administrative and reinsurance purposes.

### **Public Assistance and Family and Adult Welfare Services**

Legislation that became effective in October 1948 raised the maximums on assistance payments in which the Federal Government can participate financially and increased the proportion of the Federal share in the assistance payments. The States were thus helped to assist larger numbers of needy persons, increase payments, and strengthen the administration of their assistance programs. Further changes in the Federal act are necessary, however, to aid the States in developing more nearly adequate pub-

## **Unemployment Insurance**

The Social Security Administration recommends:

Extension of the Federal Unemployment Tax Act to all employers of one or more workers in covered industries and to many excepted employments.

Repeal of the legislation eliminating certain salesmen and adult news vendors from coverage.

Provision for a weekly benefit that approximates 50 percent of the weekly wage for a claimant without dependents, and provision for supplementary amounts for claimants with dependents.

Provision of a maximum weekly benefit amount that will be not less than \$30 for a claimant without dependents and \$45 for a claimant with three or more dependents.

Provision of 26 weeks' potential duration of benefits for all claimants who meet the qualifying-wage requirement and whose unemployment extends over so long a period.

Provision that disqualifications for voluntary leaving without good cause, discharge for misconduct, or refusal of suitable work should entail only postponement of benefits for a period such as 4 or 6 weeks, rather than cancellation of benefit rights or reduction of benefits.

Definition of good cause for voluntary leaving or for refusing suitable work to include good personal reasons, not merely causes attributable to the job or the employer.

Earmarking the Federal share of the Federal tax for reinsurance and Federal and State administrative expenses.



lic welfare programs, that will be properly integrated with social insurance.

To strengthen the financing of the programs, Federal participation in assistance payments and administra-

tive costs should be modified by using a formula for distribution of funds to States that varies the Federal share with the economic capacity of the State as well as with the extent of need within the States. Similarly,

the States should be required to apportion State and Federal funds to the localities in relation to the need for funds. The maximums limiting Federal participation in monthly payments for aid to dependent children should be made more realistic in terms of what families need to live on, the definition of "dependent child" should be broadened, and the Federal Government should share in meeting the needs of the relative who cares for the child. For all programs, the maximum amount in which the Federal Government will participate should be related to an average amount per recipient rather than to individual payments, in order to permit the States greater flexibility in meeting need as it actually exists.

The Social Security Administration believes that the Federal Government should share in the costs of assistance for any needy person. The Administration also recommends, as a means of strengthening the family as the basic unit in our society, that Federal financial participation be extended to social welfare services supplied to families and adults by the staff of the public welfare agencies.

The lack of provision for medical assistance is a serious gap in the assistance programs; the scope of the programs should be broadened to permit Federal sharing in payments directly to doctors, hospitals, and others supplying medical services to needy persons and also for the care of persons who live in public medical care institutions other than those for the care of tuberculosis and mental disease.

### **Children's Bureau**

As a Nation we have set our sights high for our children. Great numbers of children in our country have advantages for sound growth that no earlier generation had and that exceed those in any other large country. For many children, however, these advantages do not exist.

To remedy deficiencies in the present program, adequate Federal funds should be made available to help the States extend services that guard and maintain the health and social well-being of mothers and children until such services are within the reach of

## **Public Assistance and Family and Adult Welfare Services**

The Social Security Administration recommends:

Change in the basis of Federal financial participation to relate the Federal share more nearly to the financial resources of each State.

Increase in the maximums for aid to dependent children in order to provide more adequate care for children.

Specific requirement that a State, as a condition of plan approval, shall apportion Federal and State funds among localities in accordance with their need for funds.

Grants-in-aid to States for general assistance to any needy person, as well as for the special types of public assistance.

In aid to dependent children, removal of restrictions relating to the cause of a child's need in order to make assistance available for any needy child living with a parent or relative who maintains a family home for the child.

As a condition of plan approval, no person to be denied aid to the blind because of age.

Approval of the State plan to be conditioned on the absence of any citizenship requirements or any residence requirement that excludes an individual who resides in the State.

As a condition of plan approval, no State plan to require transfer of title or control of applicant's or recipient's property to the State or locality. The State would not be precluded from making a recovery from the estate of a deceased recipient for assistance that he had received, or from imposing a lien to secure this claim provided the applicant or recipient retained title and control of the property.

Authorization of Federal financial participation in payments made directly to individuals or agencies supplying medical services to needy persons.

Federal participation in assistance payments made to or in behalf of needy persons living in public medical institutions, except tuberculosis or mental hospitals. States to be required to establish and maintain suitable standards for all institutions of the types specified in the State plans as institutions in which recipients of assistance may reside.

Federal financial participation in social welfare services administered by the staff of the public welfare agency and designed to help families and individuals become self-supporting, to keep families together in their own homes, and to reduce the need for institutional care.

Extension to Puerto Rico and the Virgin Islands of Federal grants-in-aid for all assistance and welfare programs in which the Federal Government participates.

Study of the causes of dependency and other factors affecting family welfare, with a view to the development of suitable programs by public and private agencies for the advancement of family welfare.

Authorization and adequate appropriations for staff training for Federal-State public welfare programs.



all mothers during childbearing and of all children. This would mean expansion of services that promote the health of children and treatment of crippled children, as well as expansion in public child welfare services for dependent, neglected, homeless, and delinquent children.

If health and child welfare services are to be fully available to all children who need them, programs for increasing the number, improving the qualifications, and ensuring better distribution of trained personnel will be necessary. Finally, funds must be available for continuous study and in-

vestigation of the problems of child care—not only physical care but that affecting the emotional and social growth of children.

### Credit Unions

On December 31, 1948, 4,058 Federal credit unions were operating in all the States and in Alaska, Hawaii, the Canal Zone, and the District of Columbia. Shares, which represent members' savings, amounted to more than \$235 million. Outstanding loans totaled \$137.6 million, and the average loan during the year was \$227, an all-time high.

Each year an increasing number of Federal credit unions reach a stage of development that enables them to pay the costs of the examinations that the act calls on the Bureau of Federal Credit Unions to make. If the process continues, within a reasonable time the program can become self-supporting, but this goal can be attained only if the Bureau is adequately staffed and has adequate operating funds.

## Children's Services and Research in Child Life

The Social Security Administration recommends:

Provision of adequate funds to strengthen and broaden the work of the Children's Bureau as a center of information related to child life; to assist in financing specific research projects in child growth and development and in child life by universities, schools, child research centers, agencies, and individuals; and to undertake original research and investigations that require Nation-wide study or that have Nation-wide significance to State and community programs for mothers and children.

Replacement of the present limitations in annual appropriations for child health and welfare services by an authorization for appropriations in amounts that are sufficient to provide for expansion of such services for children as rapidly as States can use additional funds effectively. State planning to proceed at a rate consistent with the availability of personnel and facilities that meet standards. Progress year by year toward the goal of making child health and child welfare services available in every local subdivision of the country.

Priority to be given by the States in developing their programs to groups of children in most urgent need—for example, children needing prolonged and expensive medical care; prematurely born infants; children with vision and hearing defects; children in need of health services and medical care in families receiving public assistance or social insurance; school children in need of health services and medical care; children in need of foster-home care; children in need of temporary care away from their own homes; children in need of day care; and children of migratory workers.

Legislation to provide that a definite percentage of the funds available for maternal and child health, crippled children, and child welfare services can be used by the Children's Bureau to promote effective measures on a national basis for carrying out the purposes of the programs, by demonstrations and evaluations of the means of carrying programs forward and by paying the salaries and expenses of personnel requested for temporary assignment by the State or local agencies, and for the administration of the programs.

Substantial Federal funds to be made available to increase the number of professional and technical personnel through grants to such educational institutions as medical, dental, nursing, social work, and public health schools, and through a system of fellowships and scholarships to individuals who will specialize in services to children.

### Federal Credit Unions

The Social Security Administration recommends:

Authorization for State or regional agencies to provide discount facilities for State and federally chartered credit unions.

Authorization to permit employees of the Federal Security Agency to administer oaths on certificates.

Extension of the Federal credit union services to all who can be reached would result in a marked increase in the number of solvent families in the country; it would also reduce the exploitation of people of small means by illegal lenders, who make excessive charges for the use of money and for credit.

# Guardianship of Children

by ALICE SCOTT HYATT\*

*In this country the principle is firmly established that every child needs to have someone legally responsible for him. All the States have made provision in law for the appointment of legal guardians for children. In the following article, based on a longer report,<sup>1</sup> the Children's Bureau reports on a study of guardianship policies in selected areas in six States and offers recommendations designed to serve the States as a basis for setting standards, revising legislation, and improving their service to children in guardianship.*

THE Children's Bureau undertook the study of guardianship with three major objectives in mind. The first was to discover the circumstances under which guardianship is necessary and desirable for children; the second, to ascertain the procedures by which guardianship can be provided most effectively for children who need it; and the third, to determine what judicial and social services are needed to protect children adequately while under guardianship.

## Need For Guardianship

The idea of the study goes back to the pioneering researches done by Sophonisba P. Breckinridge and her students at the University of Chicago School of Social Service Administration. Through these earlier studies and through reports and questions coming direct from States and local communities, the Children's Bureau has long been aware of the need for special attention to problems related to the guardianship of children.

Problems that have long existed have been joined by others growing out of recent developments. As a result of war casualties and postwar disturbances of family life, for example, great numbers of children have been separated from their parents, with consequent increased need for their care and supervision away from home. Then, too, more and more

children are becoming eligible for financial benefits under social security and veterans' legislation; to ensure that payments are used for the children's benefit, safeguards are increasingly necessary—especially when the children are not living in their parental homes. Of the hundreds of thousands of children now receiving monthly benefits from these programs, an estimated tenth do not have a parent or legal guardian to receive the payments for them. In most instances the payments are made to the persons who happen to be caring for them. And finally, public welfare agencies of the States and of local communities are taking more responsibility for children; to clarify public responsibility, greater attention must be given the legal status of children.

These matters—the care of children outside parental homes, the protection of their funds, the assumption of public responsibility for them—all frequently involve questions of guardianship. This fact was borne out in informal discussions with other Federal agencies, particularly those handling social security and veterans' benefits, and in exploratory visits to several States during the preliminary stages of the study.

The experience of the agencies in Washington and in the States visited indicated that the handling of questions of guardianship is much handicapped by lack of first-hand information concerning guardianship procedures and practices. Though guardianship is an old subject, it seems that its study has been generally neglected both by social workers and by lawyers.

Social work literature, with few ex-

ceptions,<sup>2</sup> contains only brief general references to the subject. In legal literature, a summary of important case rulings and State laws is presented in the article, "Guardian and Wards," in 39 *Corpus Juris Secundum*. The recently published (1946) *Model Probate Code*, prepared by the research staff of the University of Michigan Law School in cooperation with a committee of the American Bar Association, contains a section on guardianship.

## Nature of Guardianship

The idea of guardianship is to supply continuous, responsible management for the child who needs it "by reason of minority." The statutory definition of this phrase is practically the same in all States. It embraces all children below the age of 21 who have not married or otherwise been lawfully emancipated.

In all States the responsibility of guardianship belongs to parents in the first instance. In all but a few States the father and the mother are considered joint and equal guardians of the child born in wedlock and the mother is considered the sole guardian of the child born out of wedlock.

Parental guardianship is called natural guardianship. Yet it is not an absolute right of the parents but a trust which must be exercised at all times for the child's benefit. It must yield to the child's interests and welfare. And it must confine itself to matters pertaining to his person.

If the child acquires property, if he loses his parents, or if his parents cannot discharge the functions of guard-

\*Mary Stanton, *The Administration of the Law of Guardian and Ward With Special Reference to Minors*. (Doctor's thesis, unpublished, University of Chicago.)

Hasseltine Byrd Taylor, *Law of Guardian and Ward*. Chicago: University of Chicago Press, 1935.

Sophonisba P. Breckinridge, *The Family and the State*, select documents. Chicago: University of Chicago Press, 1934, pp. 282-343.

Grace Abbott, *The Child and the State*, select documents. Chicago: University of Chicago Press, 1933. Vol. II.

\*Chief, Special Services Branch, Social Service Division, Children's Bureau.

<sup>1</sup>*Guardianship: A Way of Fulfilling Public Responsibility to Children*, by Irving Weissman in association with Laura Stolzenberg, Harry S. Moore, Jr., and Robbie W. Patterson. Children's Bureau Publication No. 330, 1949. 203 pp.



ianship in accordance with the standards of child care and protection demanded by society, it becomes the duty of the State as *parens patriae* to protect the child by supplying him with a supplementary or substitute form of guardianship.

Every State has recognized this responsibility toward its children by making provisions in law for the appointment of legal guardians for children. Three plans of legal guardianship are generally provided by State laws. One extends to the person of the child, another to his estate, and a third to his person and his estate.

The provision of legal guardianship is recognized by law to involve various types of services to be furnished by the State to children. The State first should determine and designate who shall have guardianship over a particular child; second, it should make a proper public record of the appointment of the guardian and maintain that record to show what happens to the child and his property under guardianship; third, it should oversee and help the guardian serve the ward's best interests and welfare; and fourth, it should discharge the guardian, by removal if necessary, when his services are no longer needed or desirable.

Though some of these services are administrative in character and others judicial, practically all States assign to courts the entire job of rendering them. There are a number of reasons for this. Questions about the rights and relationships of persons are the traditional concern of courts in this country. We hold it incompatible with democratic principles for one person to exercise power and authority over another's person or property without the sanction of the courts. We have long relied on due process of law to secure our individual rights, fix our individual responsibilities, and enforce the obligations we owe one another and society as a whole.

### Plan of Study

Because legal guardianship is created by court process, it was decided to focus on courts having the power of appointing guardians of children. Practical considerations dictated limiting the study to two

local jurisdictions in each of six States.

The States selected were California, Connecticut, Florida, Louisiana, Michigan, and Missouri. Their selection was influenced by considerations of geographical location, statutory provisions for guardianship, the court having jurisdiction, the area served by the court, and other factors.

Local communities within the States include two probate districts of Connecticut—Hartford and Greenwich; two judicial districts of Louisiana—East Baton Rouge and Caddo; and two county jurisdictions in each of four States—Los Angeles and Sacramento in California, Alachua and Duval in Florida, Kent and Muskegon in Michigan, and Cole and Jackson in Missouri.

Five methods were used in gathering information: (1) review of the laws relating to the guardianship of minors in each State of the study; (2) interviews with judges and other court people concerning court organization, policies, and procedures and with lawyers, public officials, and social workers concerning their contacts with the court in relation to guardianship cases; (3) observation of the courts at work; (4) reading of court records and statistical study of cases before the court for appointment and discharge of guardians during the entire year 1945; and (5) case studies of a small number of children under guardianship, by home visits and by reading of case records on those children who were known to social agencies. The field work was carried on during the fiscal year ended June 30, 1947.

Some 4,000 schedules on individual children were prepared from court records. Case studies of 67 children under guardianship were made by home visits and by interviews with guardians, wards, and other interested persons.

### Findings

Through the five methods used in this study, it was found that legal guardianship procedure is used infrequently for the protection of children. The law does not require that it be used, and no adequate machinery has been provided for using it effectively.

### Guardianship of the Person

Many children grow up in a kind of second-class status because their parents are dead or incompetent and no one else is legally authorized to act as their personal guardians.

We do not know how many children are growing up under these circumstances, nor can their numbers be estimated. No community has available any accurate information on the extent of orphanhood and other conditions that deprive children of the natural guardianship of their parents. And no court has available any complete statistics on the number of children currently under legal guardianship of the person.

Statistics compiled from court records for the year 1945 show that 1,450 children were supplied personal guardians that year by the 12 courts in the study. These courts serve populations including nearly 1,350,000 children under 21 years of age. Of this number, about 142,000 are estimated to live away from home, and they possibly need attention with reference to personal guardianship. The appointments, therefore, can scarcely be assumed to be meeting in full measure the local needs for personal guardians.

That they do not do so is indicated by the fact that all courts were found to concern themselves with the personal guardianship of children only when petitioned to do so. Instances of the courts acting on their own motion were extremely rare, despite the fact that some of the children for whom the courts were asked to appoint guardians of estate were identified as full orphans who had no one legally responsible for their persons.

Another indication that the needs of children for personal guardianship are not being met is the fact that, in addition to those children who ordinarily did not come to the attention of the courts until they chanced to acquire estates subject to legal guardianship, there were other children who did not come to the court's attention until they got into situations in which they needed legal consent for such plans as adoption, medical treatment, entry into military service, or marriage. In more than half the appointments of personal guardians an



estate guardian was appointed at the same time. Of the appointments of guardians of the person only, slightly more than three-fourths definitely involved children who needed some kind of consent from a legal guardian.

A basic reason why more children are not supplied personal guardians by the courts is that no State requires the appointment of legal guardians for children who lose the natural guardianship of parents through death or legal action. As a matter of fact, existing legislation offers alternative methods for transferring responsibility for children. One permits parents to relinquish their rights voluntarily through such informal means as passing the children on to others who thereupon become the guardians in fact by virtue of standing in the place of the parents. A more formal procedure provided by the laws of some States involves the signing of surrender papers or the designation of a guardian in a deed or a last will and testament. These instruments may not require court approval. Statutes also authorize juvenile courts to terminate parental rights and assume wardship over the children directly or to transfer the responsibility to some agency, institution, or individual by commitment process.

Another reason why more children are not placed under personal guardianship is the lack of effective procedure for finding and routinely reporting children needing personal guardianship. Two of the six States in the study were found to place a duty for reporting upon certain individuals, including in one instance public officials and in the other relatives of the child. But even in these States, practically all the petitions were initiated by the person who wanted the child.

Still another reason is the lack of provision for finding suitable guardians and for paying guardians of children who have no estates that can be drawn upon for the purpose.

Many appointments of guardians of person were found to be appointments in name only. The guardians assumed little actual responsibility. Those appointed to care for both the person and the estate of the child often confined their activities to the child's estate, leaving his personal welfare to those with whom he lived.

Those appointed to give legal consent ordinarily limited their attention to the matter requiring consent, although in many cases the letters of guardianship set no limit to their powers and were not revoked after the consent had been given.

Relatives were named guardians in the great majority of cases. Among nonrelatives found receiving appointments as personal guardians of children were public estate administrators, bank trust officers, attorneys, foster parents, and persons whose petitions for adoption of the child were before the court. In some instances social agencies were named guardians, but generally this action was taken only for the purpose of planning and arranging adoption.

### *Guardianship of the Estate*

For many children the appointment of a guardian of estate is a meaningless, wasteful, and expensive procedure that adds nothing to the protection he already enjoys.

In a great majority of cases, the appointment adds up to the child's paying a myriad of legal and court charges for the privilege of having his own parent handle his money. Of the estate guardians appointed during 1945 by the courts studied, 70 percent were the parents of the children concerned.

Most estates of children contain no real property or investments requiring active administration. Approximately 80 percent of those studied consisted of cash in the bank, monthly benefit payments, and similar assets applicable to the current expenses of the child. Over 40 percent were valued at less than \$500, despite the fact that most of the States studied let parents handle small amounts without being appointed estate guardians. Cumulatively, nearly 60 percent were worth less than \$1,000, nearly 80 percent less than \$2,500, and nearly 90 percent less than \$5,000.

The establishment of formal guardianship over small estates is a costly and dubious form of protection for the child. Small estates do not lend themselves to effective administration through the regular procedures governing guardianship of estates. The law should permit whoever has legal

responsibility for the person of the child to accept such estates for the use of the child without the necessity of a court appointment as guardian of estate. When a child has no one legally responsible for his person to whom such a small estate can be entrusted, a proceeding for the appointment of a guardian of the person rather than of a guardian of the estate should be instituted.

The parent or legal guardian of the person who accepts a child's small estate should have full discretion in the use of the estate in behalf of the child, whether it consists of a lump sum of money or monthly payments from public assistance, old-age and survivors insurance, or veterans' benefits. If, however, questions arise at any time about the competency of the personal guardian to handle the estate for the benefit of the child, the matter should be brought into the court with jurisdiction over guardianship of the person, for such action as the court may deem advisable.

In fact, the law should give the court of jurisdiction discretion to determine the kind of protection that would be desirable and suitable for each estate that is reported. It should thus be possible for the court to release to the parent or personal guardian an estate needed for the current support, maintenance, and education of a child. If the estate is too small for other investment and withdrawals are not necessary for the current expenses of the child, it should be possible, as suggested by the *Model Probate Code*, for the court to order the estate's conversion into government bonds or a supervised bank account, without having to appoint a guardian of estate. The appointment procedure should be reserved for estates where management functions must be discharged.

### *The Courts Administering Guardianship*

Only certain courts may act for the State in guardianship matters. Although variously designated in the different States, the most common name being probate courts, they are everywhere—those courts or divisions to which is also entrusted the administration of estates of deceased per-

sons. The setting, therefore, is one in which emphasis is upon property considerations. In most States the court organization does not make for prompt, efficient, and effective guardianship service to children.

The judges handling child guardianship cases are not required to have a special background for work with children. Nor are they required to specialize in children's cases. Some States do not require them to be lawyers. In States where guardianship jurisdiction rests in a separate probate court, the judge of probate often has less desirable tenure and salary than the judges of other courts hearing cases in the first instance.

Most courts handling child guardianship cases are cluttered with a variety of diverse responsibilities. Some serve populations too small to provide the necessary volume of business to support the court adequately and to enable the judge to acquire sufficient experience and skill in children's cases. Others have too large a volume of business to permit the judge to individualize cases and give proper attention to social as well as legal considerations.

Administrative court services are generally inadequate. The clerk's office is seriously understaffed at many courts. Specialist personnel—such as financial investigators, accountants, and auditors—are lacking at all but the larger courts.

Many courts lack adequate physical facilities. Some are severely cramped for office space and lack suitable and dignified courtrooms. Record and filing systems are antiquated at most courts. Satisfactory index systems to identify children's guardianship cases are not available. Confidential information in the records is often inadequately protected. As a rule, the courts do not systematically inform the public concerning their work. None publishes adequate statistics that relate to child guardianship cases.

The courts are not accustomed to taking a social approach in handling guardianship matters. Estate matters usually absorb their time and attention. This is often a financial necessity for the courts that depend upon fees to meet their pay rolls and other expenses.

Because legal guardianship over a child's person constitutes a substitute for the parent and child relationship, the guardian of the person of a child should be appointed in a court proceeding in which the recognized principles of child protection and family welfare are controlling. Jurisdiction should be vested in a local court of broad jurisdiction. It would be desirable in the more populous areas to have a special division of the court established, or a specialist judge assigned, to handle all matters affecting children, including their legal rights, status, and relationship.

Whatever the court structure, it is essential that there be special competence on the part of the judge for handling children's cases. To ensure that such competence is attracted to the judgeship, the tenure of office should be long enough to warrant special preparation, and the salary should be large enough to compare favorably with those of judges in other assignments.

The court should be provided a suitable and dignified courtroom with adequate facilities and equipment to carry on the court work. The clerical staff should be adequate both in numbers and in qualifications.

The guardianship proceeding should be available without cost to the child or the petitioner. It should be possible, if it is desired, to file a single petition in behalf of all the children of common parents who may need guardianship. The court should handle guardianship cases in the simple and informal tradition of the children's court. Judicial safeguards of notice, hearing, and proper recording should surround the consideration of each petition.

Jurisdiction over petitions for guardianship of the estate should also be vested in a local court of broad jurisdiction. In the more populous areas it would be desirable to have a special division of the court established, or a specialist judge assigned, to handle all estate matters.

The court handling guardianship of estate should be a court of record. It should be financed by tax funds rather than by fees, and the judge and other staff should be paid on a salary rather than fee basis. Fee charges should be kept to a minimum.

For the court handling guardianship of estate, recommendations similar to those for the court handling guardianship of person are applicable with respect to physical facilities and equipment, observance of safeguards for notice, hearing, and recording, and provision for a single petition. A proper inventory of the estate should be required before the guardian is appointed. Appraisal of inventoried property should be optional with the court.

### **Appointment and Supervision of Guardians**

Whether appointing guardians of the person or guardians of the estate, many courts do not see the child or the guardian. The arrangements are frequently made through attorneys. The courts as a rule accept the petition of the first person who files one. Few courts use social agency service to inform themselves about the child's situation and the fitness as personal guardian of the person desiring appointment. Nor is the competence of estate guardians formally investigated. Notice is not always given to persons legitimately interested in the appointment. Ordinarily, in most States, there is no hearing on the appointment unless a conflict arises. The petition is often disposed of the same day that it is filed.

Practically no follow-up of the child under personal guardianship is made by the courts unless a petition for the removal of the guardian is presented. Except for the requirement of a nominal bond in three States, the guardian of the person is completely outside the superintending control of the court appointing him. He is under no requirement to submit an accounting of his stewardship at any time. Nor is he required to submit a formal discharge procedure. The courts generally maintain no contact with him and, to all practical intents and purposes, permit personal guardianship to be exercised and to lapse at the guardian's pleasure.

The guardian of estate, on the other hand, is subject to a number of legal controls by the court. He must file bond, inventory, and periodic accounts. He must submit for court approval his plans to invest, sell, or dis-



burse the assets of the child's estate. His settlements with the child must be sanctioned by the court. He must submit to formal court termination of his guardianship.

In actual practice, however, the courts are extremely lax in enforcing these legal requirements. Generally, the smaller the estate, the less the attention from the courts. Since most children's estates are small, few receive active supervision from the courts. This is borne out by the records, which disclose many instances in which inventories and periodic accounts have not been filed; the bond has not been maintained in an amount adequate to cover possible losses resulting from maladministration; and investments and expenditures have been made without advance authorization from the court or subsequent formal approval. Furthermore, final settlements between guardians and wards often are made outside the court and the guardian is discharged without an accounting to the court.

Despite the considerable evidence of the records that guardians had not complied with the legal requirements governing estate guardianship, there were only a few instances in which the courts removed guardians or otherwise invoked the penalties provided by law for noncompliance.

Since guardianship of the person is intended to encompass so many of the attributes of the parental relationship, the proceeding for the appointment of the guardian should be surrounded by the social safeguards and services developed for the protection of the child in other types of substitute parental relationships.

The judge's discretion in the selection of the guardian should not be circumscribed, as it is in some States, by any prescribed order of preference; rather, the facts adduced in each case, by social investigation or court hearing, should be controlling. Provision should be made for periodic follow-up of the guardianship to ascertain how the child is faring.

Local social services should be expanded to provide assistance to the court with guardianship as well as with other children's cases. These services may be established in the court itself or in a local public wel-

fare agency. The State welfare department should give leadership in stimulating the development of such services.

Social service should be adequate to meet the court's need for initial and follow-up studies and investigation, for finding suitable guardians, for placing the child in temporary care until a guardian is appointed, and for counseling and helping guardians to meet the immediate problems presented by the child and to plan for the future.

It would be desirable to require the court to request that investigations be made and written reports submitted on all petitions for the appointment of guardians of the person. If this is not feasible, however, legislation should be permissive.

The court should be required to request a financial investigation of the individual seeking appointment as guardian of estate. If the court does not have a sufficient volume of business to warrant the employment of a special financial investigator, it should be possible to arrange for such service from other public agencies or from commercial agencies. Selection of the guardian of estate should not be narrowed to any prescribed order of preference but should be based on the special competence needed for the management of a particular estate. If, however, the guardian of the person of a child meets the test of financial competence, he should have preference for appointment as guardian of the child's estate.

Procedures should be prescribed for maintaining the adequacy of bond, for ensuring the solvency of surety and the prompt filing of inventories and periodic accounts, and for controlling investments and disbursements. Annual plans for investment and annual budgets of expenditures should be adopted as supervisory devices. A final accounting and settlement should be required as a basis for formal termination of the guardianship.

### **Social Agencies and Legal Problems of Guardianship**

Increasingly, the experience of social agencies tends to focus attention upon guardianship as a child welfare problem and to thrust legal questions of guardianship to the forefront of

considerations for establishing service relations with children.

Many troublesome guardianship problems are encountered by agencies in connection with adoptions, placements, the licensing of foster homes, and the handling of benefit funds made available for children under agency care.

The root of many of these problems is the lack of an approach to children in law and in practice that would integrate legal and social considerations and provide protection for the children's rights and status at the same time that provision is made for their welfare.

Agency intake practices do not always allow for sufficient inquiry into the child's legal status and the legality of guardianship exercised over his personal and property relations to provide a clear and definite base on which to rest the agency's services and the child's adjustments. The resultant uncertainty as to who has legal responsibility for the child often hampers agency planning for the child.

Existing legislation defining the status and legal relations of children further makes for confusion in agency practice. Special sources of confusion are the absence of definite legal requirement that all minors have guardians and the lack of clear distinctions between guardianship and custody and between juvenile court wardship and probate guardianship.

Further complications result from the lack of clarity of juvenile court orders committing children to agencies. The commitment orders frequently do not state whether parental rights have been terminated, nor do they specify what rights are transferred by the court to the agency receiving the children.

Children voluntarily given up by their parents to agencies for adoption present special problems with respect to their guardianship status. The agencies' right to act for these children has been challenged in some places by the courts granting the adoptions and by various health agencies that had been called upon for medical services to the children while the adoption was in process. These courts and health agencies have contended that the voluntary relinquishment agreement does not constitute a



valid basis for agency exercise of parental guardianship rights.

Some agencies have resorted to guardianship procedure to clarify their legal right to act for children. In general, however, agency use of guardianship procedure has been infrequent. In instances, agencies have accepted court appointment as legal guardians of the person, estate, or both, of children already in agency care. There is some feeling, however, among private agencies for children, that the assumption of the long-time and general responsibilities of guardianship is outside their service function and their normal resources. In some States, certain public agencies and institutions are designated by statute as the legal guardians of children committed to them by the juvenile court. In most instances the guardianship lapses automatically when the children leave agency care. Some agencies discharge children from care entirely by administrative procedure, without returning the children to the courts that had committed them for a reassignment of guardianship.

Instances of the use of guardianship procedure to circumvent the requirements of the adoption and licensing laws are coming to the attention of agencies. Persons who have been denied adoption of a child or refused a foster-home license because of their unsuitability or the inadequacy of their homes are obtaining a legal hold on the children through guardianship in order to prevent removal of the children from their care.

The laws relating to the establishment and transfer of legal responsibility for the child should be correlated, and existing conflicts, inconsistencies, and ambiguities in language and provisions should be eliminated. There is particular need to introduce distinctive nomenclature for such relationships as guardianship of the person and guardianship of the estate; to distinguish the appointment of the guardian of the person of a child from other methods of safeguarding the child, such as relinquishment and termination of parental rights, transfer of legal custody, and the voluntary acceptance of the child by individuals and agencies for care and custody; to define precisely the meaning of

such terms as guardianship, wardship, and custody; and to state clearly the specific elements of authority and responsibility inherent in guardianship of the person that distinguishes it from other forms of substitute for the parent-and-child relationship.

The legal concept of the child as lacking capacity for independent action and judgment carries with it a legal obligation to supply him a medium through which to assert his interests and exercise his rights.

In the absence of a concurrent development of judicial and administrative facilities, it would be impractical to require, by legislative mandate, that a guardian be appointed for every child who is without a natural guardian or adoptive parent. In their present stage of development, court and social agency resources would be disastrously overtaxed by the vast extension of work that would follow from such a course.

Nevertheless, there is need for positive statement of policy in law declaring the State's responsibility for securing the protection and legal representation of the child who lacks parental guardianship and the child's right to definite legal status in relation to any persons or agency assuming custody of him.

Implementation of these points of public policy should take the form of specific provisions that would assure the availability and use of the guardianship proceeding in behalf of any child who may need the protection and security of a legal guardian.

One such provision should require child custody to be assumed on a legally responsible basis and should provide the guardianship proceeding, as far as feasible, in the interest of effecting secure and responsible relationships. In this connection, there is need for the establishment of some method or basis for ensuring against the irresponsible transfer or abandonment of the custody of children. To the extent practicable, the duty should be placed upon the custodian of the child to establish the relationship on a legal basis.

Another provision should emphasize the desirability of using the guardianship proceeding at the earliest discovery that a child is without the protection and legal status of parental

guardianship. Emphasis upon such a preventive use of the proceeding should have the effect of forestalling the tragic consequences of neglect and maladjustment that often befall the child for whom responsibility is transferred casually. It should have the further effect of reducing the currently prevalent deferment of guardianship action until a crisis arises in the life of the child that involves the securing of legal consent from a parent or guardian, as in situations of medical care, military enlistment, and marriage.

Still another provision should emphasize the peculiar responsibility falling on social agencies who deal with children, including public assistance, social insurance, and veterans agencies, to back up the public policy with respect to the guardianship of children by taking all expedient steps toward the appointment of legal guardians of the person of the children who are without parental protection. These agencies should be charged with the special duty of reporting to the proper court, for such action as it may deem advisable, any child discovered by them to be without the guardianship of a parent or legal substitute. Reporting should be facilitated by clearance and referral procedures. In this connection it would be desirable to establish a system of clearance and referral between the various courts dealing with children in the community.

## Recommendations

In the light of the findings of the study, the Children's Bureau makes the following recommendations with respect to sound legislation and its greater utilization for the guardianship of the person and the property of children.

### Guardianship of the Person

1. A special court proceeding should be established to consider a child's need for guardianship of the person separately from his need for guardianship of the estate.

2. The special court proceeding for the appointment of the guardian of the person should be available in behalf of the child whose parents are

(Continued on page 19)

# Voluntary Insurance Against Sickness: Estimates for 1948\*

*To what extent is voluntary insurance in the United States furnishing protection against the costs of sickness? More specifically, what proportion of income loss due to sickness is it indemnifying? What proportion of medical costs is it covering? The study that follows shows that in 1948 voluntary insurance met only a small fraction of the costs of illness in the United States.*

**T**HERE are many differences of opinion about the extent and value of voluntary insurance against sickness. The conflicts mainly concern different estimates of the number of insurance policies in force, the number of different individuals insured, the comprehensiveness of their insurance contracts, and the net value of their insurance protection.

In contrast to the difficulties of obtaining unduplicated counts of persons having voluntary insurance protection of one kind or other, substantial data are available on the amounts paid in as insurance premiums and on the amounts paid out as insurance benefits. These figures can be compared with estimates of income lost through sickness and of private expenditures for medical services. The extent of voluntary insurance protection can therefore be appraised.

The data in this report apply to the calendar year 1948, the latest year for which all the necessary figures are available.

## Income Loss Due to Current Illness

There are many possible estimates of annual income loss due to nonindustrial illness and injury, depending on the problems to which the figures are applied. The highest estimates, running up to \$10 billion, \$20 billion, or more, take into consideration not only the loss in current earnings due to total and partial disability, but also the loss of future earnings due to permanent disability (partial and total) and premature death, and the produc-

tivity loss to management and to society in general.<sup>1</sup> For the present purposes, a conservative figure was developed to reflect only the current loss of income due to short-term illness and to the first 6 months of more extended or permanent disability.

This analysis uses a minimal estimate of \$4.1 billion for current income loss due to nonindustrial illness and injury in 1948. For employees, this includes a loss of about \$3.7 billion, derived by using (a) an average of \$11 for daily earnings,<sup>2</sup> (b) an average of 7 workdays lost per worker in a year,<sup>3</sup> and (c) an estimate of 48.2 million full-time wage and salary workers in 1948.<sup>4</sup> For self-employed persons, it includes an allowance of \$0.8 billion income loss.<sup>5</sup> An offset

<sup>1</sup> See Oscar R. Ewing, *The Nation's Health*, 1948, pp. 26-29.

<sup>2</sup> *Survey of Current Business*, Department of Commerce, July 1949, p. 21. Average annual earnings per full-time employee, divided by 255 working days. No special downward adjustment is made for the concentration of sickness among groups with low earnings because average daily earnings already reflect the effects of sickness incidence, and earnings lost because of sickness are already absent from the calculated average.

<sup>3</sup> Unpublished data from special surveys of sickness made by the Bureau of the Census; also *Monthly Labor Review*, Department of Labor, September 1948, pp. 235-239; *Disability Among Gainfully Occupied Persons*, Social Security Board, Bureau of Research and Statistics Memorandum No. 61, 1945; *Manual of Industrial Hygiene*, by W. M. Gafar, 1943, pp. 420-466.

<sup>4</sup> *Survey of Current Business*, July 1949, p. 20.

<sup>5</sup> *Ibid.*, page 21; applying the same factors as for employees, with the assumption that higher average earnings offset disability not resulting in earnings loss.

for paid sick leave reduces the total by about \$0.4 billion.\*

Voluntary insurance does not ordinarily undertake to make indemnity payments with respect to income loss due to the first days of disability—especially for illness, as distinguished from accident. The estimate of annual income loss might therefore be reduced by eliminating the first week of disability due to illness, and assuming about 4.2 (instead of 7) days lost per worker in a year. Again, with appropriate allowance for those who are protected by sick-leave provisions, the minimal estimate of \$4.1 billion for current income loss would thus be arbitrarily reduced to about \$2.7 billion of wage loss compensable through insurance.

## Private Expenditures for Medical Services

According to the estimates of personal consumption expenditures prepared by the Department of Commerce, private expenditures for medical care in 1948 were \$7,412 million.<sup>1</sup> When adjusted to meet the needs of the present analysis, the total becomes \$7,422 million (table 1). The second column of the table shows cumulative totals for the various items, providing a series of benchmarks for measuring the privately financed medical bill of the Nation.

## Total Estimate of Income Loss and Medical Costs

Benchmarks against which to assess the extent of voluntary insurance pro-

\* Assumes for this calculation that about 10 million persons have, on the average, 100-percent wage continuation for a maximum of 1 week of disability, equivalent to nearly half their average wage loss up to 26 weeks.

<sup>1</sup> *Survey of Current Business*, July 1949, table 30, p. 23. Medical care expenditures for the armed forces and veterans, for public health and other governmental services, and for publicly operated hospitals and other institutions are not included in this figure.

\* Prepared in the Division of Research and Statistics, Office of the Commissioner.



**Table 1.—Private expenditures for medical care in 1948<sup>1</sup>**

[In millions]

Item	Amount	Cumulative total
Physicians' services.....	\$2,141	\$2,141
Hospital services.....	<sup>2</sup> 1,864	4,005
Dentists' services.....	864	4,869
Nurses' services.....	200	5,069
Medicines and appliances.....	1,807	6,876
Miscellaneous healing and curing professions.....	273	7,149
Administrative and other net costs of voluntary insurance.....	<sup>3</sup> 270	7,419
Student fees for medical care.....	3	7,422
Total.....	\$7,422	\$7,422

<sup>1</sup> Based on data from *Survey of Current Business*, July 1949, p. 23. Excludes medical care expenditures for the armed forces and veterans and those made by public health and other government agencies. See also footnote 2.

<sup>2</sup> Includes \$300 million (not in the source data) estimated to have been spent by patients for services in government hospitals (general and special, mental, and tuberculosis).

<sup>3</sup> Total benefit payments through commercial and nonprofit insurance subtracted from total premiums and earned income, as shown in tables 2 and 3 (hospital, medical, and surgical care only).

tection in 1948 can be established from these estimates. An income-loss estimate of \$4.1 billion, and a private expenditure estimate of \$7.4 billion for all kinds of medical care, are the first two benchmarks. A third benchmark is the total of these two items, \$11.5 billion.

Since only a very small amount of voluntary insurance is applicable to dental care, nursing services, drugs, and the like, a fourth benchmark might include only the estimate for the costs of physicians' and hospital services, about \$4.0 billion. A fifth benchmark would add the current income loss (\$4.1 billion) to this figure and give a total of approximately \$8.1 billion.

Still another benchmark might be of interest as representing the amount against which the purchase of insurance to cover the impact of illness might be justifiably measured. It would include the first four items in table 1 (physicians', hospital, dentists', and nurses' services), about one-third of the fifth item (drugs and appliances), and the seventh item (net cost of voluntary insurance). Together, these amounted to about \$5.9 billion in 1948. With the addition of the figure for income loss after a 1-week waiting period (\$2.7 billion), the total equals about \$8.6 billion.

## Protection Through Insurance Company Policies

Voluntary insurance is available through group and individual policies sold by commercial insurance carriers and through various kinds of nonprofit organizations. The premium incomes and the benefit payments of the insurance companies will be considered first.

Premiums earned by commercial accident and health insurance companies in 1948 are estimated at \$914 million. This includes premiums for income-loss indemnification and for hospitalization, medical, and surgical expenses. When allocated between these two classes of benefits, about 54 percent of total premiums, or about \$493 million, are assigned as premiums for income-loss (so-called weekly indemnity) insurance, and the balance, or about \$421 million, as premiums for medical care insurance.<sup>4</sup> The figures are shown in table 2.

**Table 2.—Premium and benefit payments through commercial insurance against sickness costs in 1948<sup>1</sup>**

[In millions]

Type of policy and insurance	Premiums earned	Losses incurred (benefits)
All policies, total.....	<sup>2</sup> \$914	\$473
Income loss (weekly indemnity).....	493	245
Hospital, medical, and surgical.....	421	228
Group policies.....	391	273
Income loss (weekly indemnity).....	179	125
Hospital, medical, and surgical.....	212	148
Individual policies.....	523	200
Income loss (weekly indemnity).....	314	120
Hospital, medical, and surgical.....	209	80

<sup>1</sup> For the sources and derivation see text footnotes 8 and 9.

<sup>2</sup> Includes dividends and rate credits, mainly for group policies.

<sup>3</sup> Premiums earned, separately for group and individual contracts, were obtained from the *Spectator Pocket Register*, 1949, p. 49. Premiums for group policies were distributed between weekly indemnity and medical care by applying the proportions obtained from a study made by the Life Insurance Association of America (*Group Insurance and Group Annuity Coverage*, Continental U. S., 1947 and 1948), after excluding premiums for accidental death and dismemberment. Premiums for individual policies were divided between weekly indemnity (60 percent) and medical care (40 percent) on the basis of experience among some representative companies.

It is estimated that, in the aggregate, the policyholders received money payments of about \$473 million as benefits (the insurance companies call them "losses"), the remaining 48 percent of the premium income went for selling and operational costs, reserves, adjustment expenses, potential dividends or rate credits, profits, taxes, and the like. The insured persons are estimated to have received about \$245 million as current reimbursement for lost income and about \$228 million toward their hospital and medical care bills.<sup>5</sup> These figures are also shown in table 2.

For commercial group policies, if we accept informal reports that dividends and rate credits averaged 10 percent, and reduce earned premiums by this amount, benefits (losses incurred) equal about 78 cents of the average premium dollar. For commercial individual policies, benefits were about 38 cents of the average premium dollar. For all commercial policies combined, policyholders received in benefit payments in 1948 about 54 cents of the average premium dollar.

The figures in table 2 apply to commercial accident and health insurance policies. Admittedly, they do not include a small (nonreported) fraction of this type of insurance, nor do they include the premiums and benefit payments under other kinds of commercial insurance policies (classified as automobile, resident liability, life, etc.). Estimates for such items as are applicable to the risks considered here would not, however, add much to the totals in the table. Moreover, such potential additions are offset by deductions that, if possible, should be made from the figures in the table to

<sup>4</sup> Losses incurred, as reported by the *Spectator*, were reduced by deducting 2.8 percent of premiums earned for group policies and 5.5 percent for individual policies, to eliminate adjustment costs because these are not benefit payments. (These percentages were based on the study by R. H. Blanchard, *Survey of Accident and Health Insurance*, Bureau of Research and Statistics Memorandum No. 62, Social Security Board, 1945.) Loss ratios were then recalculated, and the new ratios were applied uniformly to the estimates of premiums earned (1) for weekly indemnity and (2) for medical care, to obtain the estimated losses incurred. The loss ratio used for the group policies was 69.8 percent, and for individual policies, 38.2 percent.



eliminate items unavoidably included though not applicable to the benchmarks used here (premiums and benefit payments for life, accidental death and dismemberment, etc.). A further offset against omissions is the use of "losses incurred," a larger figure than that for "losses paid," which is not available.

### Protection Through Nonprofit Insurance Plans

Voluntary insurance against certain hospital, medical, and related costs is also available through various nonprofit organizations. These include the Blue Cross (hospitalization) and Blue Shield (medical care) plans, industrial medical care programs sponsored by employers, employees, or both, the numerous small and the occasional large cooperative health groups, and various other nonprofit

**Table 3.—Income and benefit payments through voluntary nonprofit insurance against the costs of hospitalization and medical care in 1948**

(In millions)

Type of insurance plan	Earned income	Benefit payments
Total.....	\$454	\$377
Blue Cross and Blue Shield plans <sup>1</sup> .....	\$365	\$307
Other hospitalization and medical care plans <sup>2</sup> .....	9	6
Comprehensive plans, largely consumer-sponsored <sup>3</sup> .....	33	27
Industrial plans, except bituminous coal mining <sup>4</sup> .....	25	19
Bituminous coal industry <sup>5</sup> .....	12	9
Private group clinics <sup>6</sup> .....	7	6
Student fees for medical service <sup>7</sup> .....	3	3

<sup>1</sup> Data from *Hearings on a National Health Program, 1949*, Senate Committee on Labor and Public Welfare, 81st Cong., 1st sess., Part 1, pp. 404-405 (for financial reports of Blue Shield plans); and *1949 Argus Casualty and Surety Chart*, pp. 135-139 (for financial reports of Blue Cross plans). Duplications and overlapping reports omitted; Canadian, Puerto Rican, and Hawaiian plans excluded.

<sup>2</sup> *1949 Argus Casualty and Surety Chart*, pp. 139-141, for 18 plans not included within Associated Medical Care Plans or Blue Shield or Blue Cross compilations.

<sup>3</sup> Omits plans included in the preceding items. Estimates based on data from many plans and various sources suggesting a coverage of 1.6 million, an average per capita premium of \$20.50, and a loss ratio of 83 percent. See *Prepayment Medical Care Organizations*, Social Security Board, Bureau of Research and Statistics Memorandum No. 55, 1945; *Social Security Bulletin*, Nov. 1948; *Public Health Economics*, Oct. 1949.

<sup>4</sup> Based on estimates of coverage and of average premium from various sources, and a loss ratio of 75 percent. See *A Survey of Accident and Health Coverage in the United States*, Aug. 1949; also references in footnote 3.

<sup>5</sup> See references in footnotes 3 and 4. Excludes payments to Blue Cross on behalf of miners.

<sup>6</sup> See references in footnotes 3 and 4. Benefit payments increased by 20 percent to allow for more comprehensive services.

<sup>7</sup> Data from *Survey of Current Business*, Department of Commerce, July 1949, p. 23.

hospitalization and medical care plans. Private group clinics that are not properly classified as nonprofit, and university health plans that are not truly voluntary, are also included here.<sup>8</sup> Earned income and benefit payments for this group of plans are shown in table 3.

The figures for the first two sub-items in table 3 were obtained from published reports. The remaining items, accounting in all for less than 20 percent of either earned income or benefit payments, are estimates based on generous allowances for the numbers of persons covered and for the per capita premiums and benefit payments.

Nonprofit medical care plans of all types received about \$454 million as earned income in 1948 and paid out about \$377 million in benefits (whether as cash payments to policyholders or as payments to hospitals, physicians, and other providers of service). The persons covered by these nonprofit insurance organizations received on the average about 83 cents per dollar of premium payment.

No attempt has been made here to separate hospitalization and medical care benefits. It is apparent, however, that much—probably 75-80 percent—of the \$377 million of benefit payments in 1948, can be assigned to hospitalization benefits. Blue Cross benefit payments for hospitalization alone account for 65 percent of the total.

### Appraisal of Total Protection Through Voluntary Insurance

The dollar values of voluntary insurance provisions against loss of income on account of current illness and against medical care expenses are now available to us, by combining the applicable indemnity payments ("losses") made by the insurance companies and the benefit payments made by the nonprofit plans. Before these amounts were appraised with reference to the benchmarks established, however, an allowance was

<sup>8</sup> Mutual insurance companies are, in a sense, nonprofit organizations. However, they were classified with stock and other insurance companies in this analysis as is the general practice, rather than with nonprofit organizations.

made for possible underreporting of payments through commercial accident and health insurance in the source data used, for possibly inequitable subdivision of commercial insurance into weekly indemnity and medical care payments, and for failure to include some miscellaneous nonprofit prepayment medical care benefits (company plans, mutual benefit associations, fraternal organizations, trade-union plans, and the like). The \$245 million estimated as wage loss indemnification was arbitrarily increased by \$30 million, to \$275 million. The medical care benefit payments (insurance companies plus nonprofit plans) were similarly expanded from \$605 million to \$650 million. These increased figures are used to give the higher estimates in the ranges shown in the last column of table 4.

With these arbitrary increases it is improbable that the final estimates in any way understate the value of sickness benefit payments through voluntary insurance. The dollar values are shown in table 4 as percentages of the income losses and the private medical care expenditures for 1948.

The current loss of income, counting only that which is not work-con-

**Table 4.—Income loss, private expenditures for medical care, and offsetting voluntary insurance payments through insurance companies and nonprofit plans in 1948**

Losses and expenditures	Income loss and/or medical care expenditures (in billions)	Percent met by voluntary insurance benefits <sup>1</sup>
Income loss only.....	\$4.1	6.0-6.7
Total medical care costs.....	7.4	8.2-8.8
Income loss plus total medical care costs.....	11.5	7.4-8.0
Physicians' and hospital services only.....	4.0	<sup>2</sup> 15.1-16.3
Income loss plus physicians' and hospital services only.....	8.1	<sup>3</sup> 10.5-11.4
Income loss with 1-week waiting period, plus cost of services of physicians, hospitals, dentists, and nurses, plus 1/4 cost of drugs and appliances, plus net cost of insurance.....	8.6	9.9-10.8

<sup>1</sup> Larger figure in each range calculated from estimates, which were arbitrarily increased to allow for possible underreporting of insurance payments in the sources and for other possible or known omissions; the smaller figure calculated from the figures in tables 1-3, without such arbitrary inflation.

<sup>2</sup> Slight overstatement because total benefit payments include some payments for services other than those received from physicians and hospitals.

ected and which is due to short-term illness and the first 6 months of more extended disability, amounted in 1948 to about \$4.1 billion. It will be noted in the table that 6.0-6.7 percent of this income loss was covered by the estimated insurance indemnity payments (about \$245-275 million in 1948).<sup>11</sup> If the estimate of income loss included all disability that was not work-connected, and not merely the limited portion specified, the insurance payments would equal less than 1, 2, or 3 percent.

<sup>11</sup> This is probably an overstatement of the extent to which income loss is indemnified. The estimate of income loss dealt only with non-work-connected disabilities that were total in severity and took no account of durations beyond 6 months, whereas the insurance indemnity estimates included such payments as were made, under various policies, for work-connected disabilities, for partial disabilities, and for disabilities extending beyond 26 weeks.

If the estimate is confined to the loss (\$2.7 billion) of current income due to illness after the first 7 days, the insurance indemnity payments (\$245-275 million) equal about 9.1-10.2 percent.

Voluntary insurance, through benefit payments of \$605-650 million, met 8.2-8.8 percent of the total consumers' (private) medical care bill of \$7.4 billion in 1948.

The combined income-loss and private medical care bill amounted to at least \$11.5 billion in 1948. About 7.4-8.0 percent of this amount was indemnified through total benefit payments (\$850-925 million) from all voluntary insurance companies and organizations.

Physicians' and hospital services purchased privately cost consumers about \$4.0 billion in 1948. If all voluntary insurance benefit payments (\$605-650 million) had related only

to these services, they would have met 15.1-16.3 percent of this bill.

If the current income loss of \$4.1 billion is added to the \$4.0 billion for physicians' and hospital services, 10.5-11.4 percent of this total of \$8.1 billion was indemnified by all forms of voluntary insurance.

The combined total for income loss, with a 1-week waiting period, and private medical expenditures that might be regarded as presently within the potential scope of voluntary insurance (physician, hospital, dental, and nursing services, one-third of the expenditures for medicines and appliances, and the net costs of insurance) is \$8.6 billion. Aggregate voluntary insurance payments amounted to 9.9-10.8 percent of this total.

This analysis shows that in 1948 voluntary insurance was meeting only a small fraction of the costs of illness in the United States.

## GUARDIANSHIP

(Continued from page 15)

dead or who is otherwise deprived of parental care and protection.

3. The proceeding for the appointment of the guardian of the person should be conducted in a court of general jurisdiction in children's cases.

4. The court conducting the proceeding for the appointment of the guardian of the person should have social services available to it.

### Guardianship of the Estate

1. The guardian of the person

should be entitled to act for the child when the child's whole estate is valued at \$500<sup>2</sup> or less in lump sum or consists of monthly money payments of \$50<sup>2</sup> or less.

2. When a child is entitled to receive assets valued at more than \$500<sup>2</sup> in lump sum or more than \$50<sup>2</sup> in monthly payments, this fact should be reported to the local court of jur-

<sup>2</sup> This amount was selected arbitrarily, in line with the tendency noted in a number of State laws. It should be reconsidered by individual States, however, in relation to the purchasing power of the dollar at a particular date.

isdiction for such action as it deems appropriate; in the event that no problem of management of the estate is found present, the court should permit the guardian of the person of the child to act for the child, without the necessity of appointing that individual or agency as guardian of the estate.

3. The power of appointing the guardian of the estate should be vested in a court of general jurisdiction in estate matters.

4. The court appointing the guardian of the estate should have social services available to it.

# Notes and Brief Reports

## Family Benefits in Current-Payment Status, June 30, 1949

At least one member of an estimated 1.8 million families was receiving monthly benefits under the old-age and survivors insurance program at the end of June 1949. A distribution of these families by family classification and the average family benefit for each classification as of June 30, 1949, 1948,<sup>1</sup> and 1947, are shown in the accompanying table.

Two-thirds of the families receiving benefits were retired worker families. Survivor families, which on June 30, 1947, had made up 35.1 percent of all beneficiary families, were 33.3 percent of the total at the end of June 1949. While the proportion of other types of survivor families decreased, the proportion of families in which only an aged widow was receiving benefits increased from 11.9

<sup>1</sup> Estimates as of June 30, 1948, published in the October 1948 *Bulletin*, have been revised on the basis of tabulated data as of December 31, 1948.

percent on June 30, 1947, to 13.4 percent at the end of June 1949.

Payments to retired workers with no dependents receiving benefits averaged \$26.20 for men and \$20.40 for women. The average for a retired worker and his wife was \$41.00. For survivor families the average benefits ranged from \$13.50 for a family in which only one child was receiving benefits to \$53.30 for a family consisting of a widowed mother and three or more children receiving benefits.

A comparison of family benefits in current-payment status at the end of June 1949, 1948, and 1947 shows that for most family classifications the average benefit increased, mainly because each year the average award was larger.

## Employment Covered by Social Insurance

Monthly data on the labor force and on employment covered by old-age and survivors insurance and unemployment insurance, shown each month in the *Bulletin*, reflect seasonal changes. Figures averaged over a 12-month period are more useful in an-

alyzing employment covered by the two insurance programs, however, and are presented in the accompanying table, with some detail on employment in selected industries not covered by old-age and survivors insurance.

In the 12 months ended June 30, 1949, the civilian labor force averaged 61.8 million persons and the number of employed persons, 59.2 million. Workers covered by old-age and survivors insurance made up 59.1 percent of all employed persons, compared with 59.4 percent for the preceding 12-month period. The proportion covered by State unemployment insurance (53.2 percent) was 1 percent less than during the 12 months ended June 30, 1948. During the year ended June 30, 1949, both the employment covered by old-age and survivors insurance and that covered by State unemployment insurance were lowest as a percent of total employment in June 1949—57.2 and 52.7 percent, respectively; employment under old-age and survivors insurance was highest in January (60.1 percent of total employment), and that under State unemployment insurance was highest in December (56.7 percent).

Estimated number of families and beneficiaries in receipt of benefits and average monthly benefit in current-payment status by family group, end of June 1949, 1948, and 1947

[Corrected to Oct. 4, 1949]

Family classification of beneficiaries <sup>1</sup>	June 30, 1949			June 30, 1948			June 30, 1947		
	Number of families (in thousands)	Number of beneficiaries (in thousands)	Average monthly amount per family	Number of families (in thousands)	Number of beneficiaries (in thousands)	Average monthly amount per family	Number of families (in thousands)	Number of beneficiaries (in thousands)	Average monthly amount per family
Total.....	1,709.2	2,554.2		1,476.2	2,162.7		1,229.6	1,832.3	
Retired worker families.....	1,180.9	1,568.9		968.7	1,289.3		797.9	1,063.6	
Worker only.....	800.7	800.7	\$25.00	654.5	654.5	\$24.40	537.8	537.8	\$24.10
Male.....	631.6	631.6	26.20	519.4	519.4	25.60	431.3	431.3	25.10
Female.....	169.1	169.1	20.40	135.1	135.1	20.00	106.5	106.5	19.80
Worker and wife.....	359.6	719.2	41.00	296.5	593.0	40.00	245.3	490.6	39.20
Worker and 1 child.....	13.2	26.4	39.50	11.6	23.2	38.80	9.6	19.2	37.90
Worker and 2 or more children.....	7.2	22.0	49.10	5.9	18.0	48.20	5.1	15.6	47.60
Worker, wife, and 1 or more children.....	0.2	0.6	52.00	0.2	0.6	53.40	0.1	0.4	52.60
Survivor families.....	588.3	985.3		507.5	873.4		431.7	768.7	
Aged widow only.....	236.3	236.3	20.70	188.6	188.6	20.50	146.1	146.1	20.30
Widowed mother only <sup>2</sup> .....	4.9	4.9	21.10	4.4	4.4	20.50	4.3	4.3	20.10
Widowed mother and 1 child.....	76.4	152.8	36.30	72.0	144.0	35.70	68.7	137.4	35.00
Widowed mother and 2 children.....	43.3	129.9	50.20	40.9	122.6	49.40	39.1	117.3	48.50
Widowed mother and 3 or more children.....	25.2	102.7	53.30	23.5	95.6	52.60	22.6	92.0	51.80
1 child only.....	102.4	102.4	13.50	89.4	89.4	13.30	75.7	75.7	13.10
2 children.....	46.1	92.2	26.40	40.6	81.1	25.90	33.8	67.6	25.40
3 children.....	18.4	55.1	37.40	16.7	50.0	36.70	13.8	41.4	36.00
4 or more children.....	23.6	96.3	48.90	21.2	86.6	48.10	19.3	77.9	47.30
1 aged parent.....	10.7	10.7	13.70	9.3	9.3	13.70	7.6	7.6	13.40
2 aged parents.....	1.0	2.0	27.00	0.9	1.7	26.10	0.7	1.4	25.00

<sup>1</sup> As defined by beneficiaries in current-payment status.

<sup>2</sup> Benefits of child or children were being withheld.



**Estimated employment covered under selected social insurance programs and employment in selected non-covered industries, continental United States, 12 months ended June 30, 1948, and June 30, 1949**

(In millions; data corrected to Dec. 8, 1949)

Type of employment	12 months ended June 30	
	1948	1949
1. Employment in an average week:		
Civilian labor force	60.8	61.8
Unemployed	2.1	2.6
Employed, total	58.7	59.2
Covered by old-age and survivors insurance	34.9	35.0
Covered by State unemployment insurance	31.8	31.5
Not covered by old-age and survivors insurance	23.9	24.3
Railroad	1.6	1.6
Government	5.1	5.3
Federal	1.7	1.7
State and local	3.5	3.5
Agriculture	8.0	8.1
Wage and salary workers	1.7	1.7
Self-employed	4.8	4.7
Unpaid family workers	1.5	1.7
Nonagricultural self-employed	6.1	6.1
Domestic service	1.7	1.8
Other	1.4	1.4
2. Employment in an average pay period:		
Covered by State unemployment insurance	32.5	32.5
Railroad	1.6	1.5
Federal Government	1.8	1.9
State and local government	3.7	3.9
3. Employment during a quarter (average for 4 quarters) covered by old-age and survivors insurance	40.5	40.5
4. Employment during the year:		
Total civilian employment <sup>1</sup>	72.0	71.0
Employment covered by old-age and survivors insurance	49.6	48.5
Employment covered by State unemployment insurance	45.0	44.9
Employment covered by railroad insurance programs	2.4	2.3

<sup>1</sup> Includes persons of all ages who had any paid civilian employment during the year, even though they died, emigrated, entered the armed forces, or entered institutions before the end of the year. The figure thus includes a substantial number of persons not included in the Census survey taken in April of employment and earnings during the previous year.

Source: (1) Data on employment in an average week (based on population count): civilian labor force, unemployed, and total employed, from *Monthly Report on the Labor Force*, Bureau of the Census; employment covered and not covered by old-age and survivors insurance, from the Bureau of the Census, adjusted by the Program Analysis Division, Bureau of Old-Age and Survivors Insurance; employment covered by unemployment insurance estimated by the Bureau of Employment Security, Department of Labor. (2) Data on employment in an average pay period (based on establishment reporting): covered by unemployment insurance, estimated by the Social Security Administration; for railroads, from the Railroad Retirement Board; for Federal, State, and local governments, from the Bureau of Labor Statistics. (3) Employment during a quarter covered by old-age and survivors insurance from the Bureau of Old-Age and Survivors Insurance. (4) Total civilian employment estimated by the Bureau of Old-Age and Survivors Insurance; employment covered by old-age and survivors insurance, from the Bureau of Old-Age and Survivors Insurance; employment covered by State unemployment insurance, estimated by the Bureau of Employment Security; employment covered by railroad programs (retirement, unemployment, and temporary disability insurance), estimated by the Social Security Administration.

Agricultural workers made up the largest category not covered by old-age and survivors insurance in an average week—8.1 million or 13.7 percent of the employed labor force. The self-employed in nonagricultural pursuits averaged 6.1 million (10.3 percent) and Government employees, 5.3 million (9 percent). Neither the numbers nor the proportions in these noncovered occupations were significantly different in 1949 from those in 1948.

Because of the movement of workers between covered and noncovered employment and in and out of the labor force, the total number of workers employed in covered industries during a period of several months or a year is larger than the number so employed during a shorter interval. Thus the number of workers under old-age and survivors insurance during an average week in the year ended June 30, 1949, was 35 million, the number covered during a quarter was 40.5 million, while the number during the year was 48.5 million. Covered employment under old-age and survivors insurance during the year represented 68.3 percent of the total estimated civilian employment of 71.0 million.

## Workers With Permanently Insured Status on January 1, 1950

An estimated 14.9 million workers had permanently insured status<sup>1</sup>

**Table 1.—Permanently insured workers on January 1, 1950, by sex, age, and quarter-of-coverage requirement**

Age at birthday in 1949	Quarters of coverage required for permanently insured status	Number of workers (in millions)		
		Total	Male	Female
Total	0-40	14.9	12.2	2.7
Under 55	40	10.9	8.8	2.1
55-64	20-39	1.9	1.6	0.3
65 and over	0-25	2.1	1.8	0.3

<sup>1</sup> About 1,285,000 were receiving benefits at the end of 1949.

<sup>2</sup> Estimates are based on data through the calendar year 1947, derived from the 1-percent continuous work-history sample.

**Table 2.—Fully insured and permanently insured workers, by age, January 1, 1950**

Age at birthday in 1949	Workers fully insured <sup>1</sup> as of Jan. 1, 1950 (numbers in millions)		
	Total number	Workers permanently insured	Percent of fully insured
Total	30.5	14.9	38
Under 55	35.2	10.9	31
55-64	2.2	1.9	86
65 and over	2.1	2.1	100

<sup>1</sup> Not adjusted to reflect changes in insured status for (1) workers with combined earnings under coordinated survivor provisions of the old-age and survivors insurance and railroad retirement programs; and (2) veterans deemed to be fully insured only as a result of section 210 of title II of the Social Security Act, as amended in 1946.

under the old-age and survivors insurance program on January 1, 1950, an increase of 1.9 million over the number permanently insured on January 1, 1949. These workers have the number of quarters of coverage required for fully insured status at age 65. Regardless of their future employment, they can therefore qualify for primary benefits at or after age 65; in the event of their death, their survivors can qualify for monthly benefits or lump-sum death payments.

The following tabulation shows the number of permanently insured workers distributed according to the quarters of coverage needed by workers in specified age groups for permanently insured status.

Quarters of coverage required for permanently insured status	Year of attainment of age 65	Workers permanently insured on Jan. 1, 1950 (in millions)
Total		14.9
40	After 1956 (program in operation at least 20 years).	10.9
6-39	Before 1957 (program in operation less than 20 years).	4.0
6-25	Before 1950	2.1
26-39	After 1949 but before 1957	1.9

Table 1 shows a distribution of the permanently insured workers, by sex, age, and quarter-of-coverage requirement.

Almost two-fifths of the workers who were fully insured at the begin-

**Table 3.—Fully insured and permanently insured workers at the beginning of each year, 1940-50**

Year	Workers fully insured at beginning of year (numbers in millions)				
	Total number	Workers permanently insured			Percent of fully insured
		Total number	With less than 40 quarters of coverage	With 40 quarters of coverage	
1940.....	22.9	0.6	0.6	-----	2.6
1941.....	24.2	1.1	1.1	-----	4.5
1942.....	25.8	1.4	1.4	-----	5.4
1943.....	28.1	1.8	1.8	-----	6.4
1944.....	29.9	2.3	2.3	-----	7.7
1945.....	31.9	2.8	2.8	-----	8.8
1946.....	33.4	3.4	3.4	-----	10.2
1947.....	35.1	8.6	3.8	4.8	24.5
1948.....	36.8	11.6	3.9	7.7	31.5
1949.....	38.3	13.0	4.0	9.0	33.9
1950.....	39.5	14.9	4.0	10.9	37.7

ning of 1950 were permanently insured. The effect of the more liberal

requirements for permanently insured status at the older ages is illustrated in the comparison, by age, of the number of fully insured workers and permanently insured workers (table 2).

The permanently insured group will constitute an increasing proportion of the entire fully insured population as the program matures. Table 3 shows the progressive yearly growth of the permanently insured group.

Workers attaining age 65 after 1956 could not acquire the 40 quarters of coverage required for permanently insured status until the last quarter of 1946. Since the beginning of 1947, this group has accounted for most of the increase in the permanently insured population.

The number of workers permanently insured with less than 40 quarters of coverage increased steadily through 1946 but has remained almost stationary since then. This progressive

growth and subsequent leveling off result from the relationship between the number of quarters of coverage required to obtain permanently insured status for those persons in each year of birth group and the actual number of calendar quarters that have elapsed since 1936. At the beginning of 1941, for example, when 16 calendar quarters had elapsed since the beginning of the program, permanently insured status was possible for only those workers who needed 6-16 quarters of coverage—that is, workers born before the middle of 1880. One year later this status was possible for workers who needed 6-20 quarters of coverage—those born before the middle of 1882. Thus, up to the fourth quarter of 1946, with each advancing calendar year it was possible for persons in two additional year-of-birth groups to be added to the permanently insured population.

## Recent Publications in the Field of Social Security\*

### Social Security Administration

**BUREAU OF PUBLIC ASSISTANCE.** *Case Records in Public Assistance: A Series of Case Materials Selected From Public Welfare Agencies.* Vol. 1, No. 2. Washington: U. S. Govt. Print. Off., 1949. 237 pp. 75 cents.

"Case materials which illustrate methods of meeting individual need."

**CHILDREN'S BUREAU.** *For the Children's Bookshelf: A Booklist for Parents.* (Publication 304-1949). Washington: U. S. Govt. Print. Off., 1949. 41 pp. 15 cents.

A list of children's books arranged according to interests and varying levels of development.

\*Prepared in the Library, Federal Security Agency. The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

### General

**ALEXANDER, ROBERT J.** "Social Security in Chile." *Social Forces*, Baltimore, Vol. 28, Oct. 1949, pp. 53-58. \$1.50.

**AMERICAN MANAGEMENT ASSOCIATION.** *Welfare Issues in Collective Bargaining.* (Personnel Series No. 131.) New York: The Association, 1949. 40 pp.

Includes a paper on The Effect of State Disability Laws on Company-Operated Plans.

**ANDERSON, BENJAMIN M.** *Economics and the Public Welfare.* New York: D. Van Nostrand Company, Inc., 1949. 602 pp. \$6.

An economic and financial history of the United States from 1914 through 1946.

**BEVERIDGE, WILLIAM H. B., and WELLS, A. F., editors.** *The Evidence for Voluntary Action.* London: George Allen and Unwin, Ltd., 1949. 343 pp. \$4.75.

This supplementary volume to Lord Beveridge's study, *Voluntary Action: A Report on Methods of Social Advance*, gives the material on which the report was based and the statements

of experts in the fields covered by the study. Includes a bibliography.

**CALIFORNIA, UNIVERSITY. INSTITUTE OF INDUSTRIAL RELATIONS.** *Wages, Prices and the National Welfare.* Berkeley: The Institute, 1948. 47 pp. \$1.

Five addresses given at a conference held at the University of California in 1948.

**CLINE, DEAZEL.** "Pay-roll Taxes and Social Security." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 266, Nov. 1949, pp. 128-135. \$2.

**CONLON, CHARLES F.** "Co-ordination of Federal, State, and Local Taxation." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 266, Nov. 1949, pp. 144-151. \$2.

Recommends the development of plans for coordinating Federal, State, and local programs for the collecting of taxes.

**FORD, ROBERT S.** "State and Local Finance." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 266, Nov. 1949, pp. 15-23. \$2.

**GRAVES, W. BROOKE.** *Facts and Figures About the Federal Government, Its Departments and Agencies and Their Activities.* (Public Affairs Bulletin No. 74.) Washington: The Library of Congress, Legislative Reference Service, 1949. 71 pp. Processed.



GROVES, HAROLD M. "A General Appraisal of the American Tax Problem." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 266, Nov. 1949, pp. 49-54. \$2.

INTERNATIONAL LABOUR CONFERENCE. *Conventions and Recommendations, 1919-1949*. Geneva: International Labour Office, 1949. 924 pp. \$5.

The texts of the Conventions and Recommendations adopted by the Conference during the past 30 years.

JEWISH FAMILY SERVICE. *Family Counseling, Practice and Teaching*. New York: The Service, 1949. 48 pp. \$1.

Contains Administration for Service in Families, by Frances Taussig; Principles and Practices in Counseling, by M. Robert Gomberg; and Principles and Practices in Supervision, by Frances T. Levinson.

JONES, ROBERT C. "Training for Social Work in Latin America." *Social Service*, London, Vol. 23, June-Aug. 1949, pp. 21-24. 2s. 6d.

LAZARUS, HERMAN, and GOLDBERG, JOSEPH P. *The Role of Collective Bargaining in a Democracy*. (Report No. 3.) Washington: The Public Affairs Institute, 1949. 72 pp. 50 cents.

PACE, FRANK, JR. "The Federal Budget." *Annals of the American Academy of Political and Social Science*, Philadelphia, Vol. 266, Nov. 1949, pp. 8-14. \$2.

The Director of the Bureau of the Budget explains why the Budget is higher now than it was before the war and discusses the problems of budget management.

RESEARCH COUNCIL FOR ECONOMIC SECURITY. *Estimated Cost of Social Security Expansion*. (Publication No. 73.) Chicago: The Council, 1949. 8 pp.

Cost estimates of a comprehensive social security program with increased old-age and survivors insurance benefits and coverage, expanded Federal public assistance payments, compensation for temporary and permanent disability, and a compulsory system of hospital and medical care.

UNITED NATIONS. DEPARTMENT OF PUBLIC INFORMATION. *Yearbook of the United Nations, 1947-48*. (United Nations Publications, Sales No.: 1949.1.18.) Lake Success: United Nations, 1949. 1,127 pp. \$12.50.

A report of operations. Includes a description of the functions, organization, and work of each of its major

organs and of 13 specialized agencies. Contains a bibliography, charts, maps, documentary annexes, and a list of "Who's Who" in the United Nations.

U. S. CONGRESS. HOUSE. COMMITTEE ON WAYS AND MEANS. *Summary of Principal Changes in the Social Security Act Under H. R. 6000*. (Committee Print, 81st Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1949. 10 pp.

U. S. CONGRESS. JOINT COMMITTEE ON ECONOMIC STABILITY. STAFF OF THE SUBCOMMITTEE ON LOW-INCOME FAMILIES. *Low-Income Families and Economic Stability: Materials on the Problem of Low-Income Families*. (Joint Committee Print, 81st Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1949. 138 pp.

U. S. CONGRESS. JOINT COMMITTEE ON THE ECONOMIC REPORT. STAFFS OF THE SUBCOMMITTEE ON UNEMPLOYMENT AND THE SUBCOMMITTEE ON LOW-INCOME FAMILIES. *Selected Government Programs Which Aid the Unemployed and Low-Income Families*. (Joint Committee Print, 81st Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1949. 79 pp.

Discusses social insurance and related programs for industrial and commercial workers, Federal minimum-wage legislation, public assistance programs administered by State and local governments, grants-in-aid programs for vocational rehabilitation, child health and welfare services and the national school lunch program, Federal programs for veterans, and Federal housing programs.

U. S. ECONOMIC COOPERATION ADMINISTRATION. *Fifth Report to Congress . . . for the Period April 3-June 30, 1949*. (H. Doc. 416, 81st Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1949. 141 pp.

## Retirement and Old Age

BECKER, HARRY. "Supplementary Security Programs Under Collective Bargaining." *Public Welfare*, Chicago, Vol. 7, Nov. 1949, pp. 207-209 f. 50 cents.

BROWER, F. BEATRICE. "Funding a Pension Plan." *Conference Board Management Record*, New York, Vol. 11, Nov. 1949, pp. 466-468 f. Describes the various types of funding of pension plans.

FOLSOM, MARION B. "Promises and Problems of Social Security. 1. In Government Pension Plans." *Dun's Review*, New York, Nov. 1949, pp. 19-21 f. 35 cents.

In this article, the first of a series, the author summarizes the present social security program and considers the provisions in pending legislation with regard to coverage, problems of administration, and financing.

HILL, RUTH. "Focusing Attention on Older People's Needs." *Journal of Social Casework*, New York, Vol. 30, Dec. 1949, pp. 405-411. 40 cents.

Describes the work of the "Old Age Project" of the Family Service Society of Hartford, Conn., over an 18-month period.

"Improvements in Social Security Pensions in the Netherlands." *Industry and Labour*, Geneva, Vol. 2, Nov. 15, 1949, pp. 416-418. 25 cents.

U. S. CONGRESS. HOUSE. COMMITTEE ON WAYS AND MEANS. *Actuarial Cost Estimates for Expanded Coverage and Liberalized Benefits Proposed for the Old-Age and Survivors Insurance System by H. R. 6000*. (Committee Print, 81st Cong., 1st sess.) Prepared by Robert J. Myers, Actuary to the Committee. Washington: U. S. Govt. Print. Off., 1949. 18 pp.

## Public Welfare and Relief

LINFORD, ALTON A. *Old Age Assistance in Massachusetts*. Chicago: University of Chicago Press, 1949. 418 pp. \$5.

Traces the origin, growth, and development of the old-age assistance program in Massachusetts with emphasis on the development and administration of the State program. Devotes chapters to administration, eligibility conditions, responsibility of children for their parents, standards of assistance, medical care, appeals system, and financing.

*Voluntary Social Services Since 1918*. Gertrude Williams, editor. London: Kegan Paul, Trench, Trubner & Co., Ltd., 1948. 255 pp. 21s.

Fourteen papers, including What is Meant by Voluntary Social Service? by Henry A. Mess; The Work of Voluntary Social Services Among Children Before School-leaving Age, by Violet Creech-Jones; The Finance of Voluntary Social Services, by Henry A. Mess and Constance Braithwaite; and The Training and Recruitment of Social Workers, by Gertrude Williams.

## Maternal and Child Welfare

BAUMGARTNER, LEONA. "Widening Horizons for Children." *Child Wel-*

(Continued on page 27)



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940–49

[In thousands; data corrected to Jan. 3, 1950]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs						
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Temporary disability benefits <sup>2</sup>		State unemployment insurance laws <sup>3</sup>	Service-men's Readjustment Act <sup>4</sup>	Railroad Unemployment Insurance Act <sup>5</sup>	Readjustment allowances to self-employed veterans <sup>6</sup>	
		Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>7</sup>	Veterans Administration	Monthly				Lump-sum <sup>8</sup>		State laws <sup>9</sup>	Railroad Unemployment Insurance Act <sup>10</sup>					
						Social Security Act <sup>1</sup>	Railroad Retirement Act <sup>4</sup>	Civil Service Commission <sup>7</sup>	Veterans Administration <sup>1</sup>	Social Security Act	Other <sup>7</sup>							
Number of beneficiaries																		
1943																		
November	1,370.6	224.0	134.2	2,296.2	900.4	111.4	4.1	961.2	14.3	11.8	23.2	37.0	730.8	251.0	26.3	39.1		
December	1,304.7	226.1	135.1	2,296.1	919.9	113.1	4.6	963.5	15.9	10.3	23.3	38.2	939.4	330.7	42.0	39.2		
1949																		
January	1,422.9	227.0	136.8	2,295.4	928.9	114.4	5.4	972.5	15.3	11.8	23.7	37.0	1,212.3	495.1	64.1	37.7		
February	1,454.1	227.9	138.0	2,297.4	939.4	115.9	6.2	977.0	15.6	10.2	24.2	34.7	1,406.0	634.0	82.9	51.6		
March	1,489.1	229.4	139.2	2,302.2	952.8	117.6	7.2	979.9	21.0	6.4	26.4	34.9	1,788.0	688.4	110.4	64.1		
April	1,516.3	230.9	140.1	2,305.6	964.1	119.3	8.0	981.8	17.8	4.1	28.7	31.1	1,598.3	624.7	133.6	68.4		
May	1,542.5	232.6	141.2	2,309.2	974.6	120.6	8.6	987.5	17.5	21.5	30.0	28.1	1,718.3	552.7	76.3	71.3		
June	1,508.9	234.2	143.2	2,313.5	985.4	121.9	9.4	959.7	17.7	13.5	31.0	29.5	1,809.0	548.1	77.8	68.7		
July	1,588.2	235.1	143.9	2,321.3	989.2	122.8	9.7	961.7	15.3	9.0	28.7	24.6	1,717.4	606.4	80.1	60.2		
August	1,615.8	236.6	145.2	2,324.8	997.8	123.6	10.3	963.2	17.9	11.1	30.0	37.5	1,951.7	218.3	127.3	48.2		
September	1,636.6	237.6	146.7	2,326.6	1,008.4	124.8	11.0	964.6	16.7	10.5	28.6	36.0	1,738.0	95.2	126.6	5.8		
October	1,656.5	239.1	148.0	2,333.1	1,017.4	125.8	11.7	967.2	18.4	11.2	28.8	35.3	1,827.1	64.2	180.3	3.7		
November	1,683.4	240.1	149.4	2,336.8	1,026.9	127.0	12.2	969.0	16.2	10.2	27.1	38.2	1,698.0	60.4	219.1	2.7		
Amount of benefits <sup>11</sup>																		
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,831	\$7,784	\$1,448	\$105,096	\$11,736	\$12,267			\$518,700		\$15,961			
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,537			
1942	1,130,721	80,305	122,806	66,115	325,265	41,702	1,603	111,193	15,038	14,342			344,084		6,298			
1943	1,921,465	97,237	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857		79,643		917			
1944	1,119,686	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385	\$4,113	582		\$102	
1945	2,067,434	157,391	137,140	85,742	697,830	104,231	1,772	254,238	26,135	23,431	4,669		445,866	114,955	2,359	11,675		
1946	3,151,594	230,285	149,188	96,418	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761		1,094,850	1,491,294	39,917	252,424		
1947	4,698,642	299,830	177,053	108,691	1,676,029	153,109	19,283	382,515	29,517	33,115	22,025	\$11,368	776,164	772,308	39,401	198,174		
1948	4,302,775	366,887	208,642	134,886	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	26,272	30,843	703,265	426,569	28,599	83,698	
1949																		
November	360,469	30,613	18,651	12,455	144,822	14,492	2,804	175	38,464	2,342	2,904	2,207	3,250	62,151	20,088	1,695	3,356	
December	390,428	31,188	18,819	12,700	145,545	14,684	2,847	212	39,178	2,612	2,539	2,329	3,475	79,966	27,997	2,698	3,639	
1949																		
January	426,024	31,900	18,868	12,530	144,985	14,854	2,870	208	39,203	2,500	2,712	2,169	3,204	103,011	39,849	4,059	3,059	
February	441,590	32,688	18,977	12,719	138,706	15,049	2,916	250	38,990	2,671	2,533	2,099	2,772	115,268	47,103	4,998	3,951	
March	501,838	33,556	19,092	12,846	140,283	15,297	2,959	279	39,749	3,410	2,274	2,634	3,153	152,204	60,766	7,648	5,708	
April	477,092	34,246	19,208	12,942	141,261	15,504	3,002	304	39,216	2,914	1,787	2,659	2,715	136,558	50,423	8,905	5,443	
May	485,046	34,928	19,335	12,931	142,639	15,703	3,036	315	40,207	2,842	4,182	2,912	2,554	146,712	44,618	5,414	6,718	
June	491,115	35,615	19,461	13,067	139,513	15,904	3,071	337	40,022	2,890	3,011	3,003	2,608	154,695	45,797	5,542	6,576	
July	482,323	36,139	19,532	13,156	136,308	15,963	3,097	365	39,554	2,501	2,196	2,687	2,071	148,767	48,938	5,553	5,466	
August	493,469	36,869	19,641	13,756	141,983	16,167	3,120	402	40,767	2,944	2,602	3,074	3,364	170,629	24,135	9,107	4,909	
September	454,638	37,410	19,720	13,759	138,180	16,365	3,152	430	39,606	2,754	2,570	2,786	3,217	154,067	8,775	8,983	864	
October	440,135	37,911	19,838	13,856	141,459	16,540	3,182	470	39,761	2,539	2,725	2,719	3,284	135,707	5,462	14,298	384	
November	460,132	38,600	19,913	13,990	141,535	16,719	3,215	469	39,924	2,670	2,413	2,662	3,462	152,170	5,291	16,839	290	

<sup>1</sup> Under the Social Security Act, old-age retirement benefits (primary and wife's benefits and benefits to children of primary beneficiaries), partly estimated. Under the other 3 systems, benefits for age and disability.

<sup>2</sup> Data for civil-service retirement and disability fund (including Alaska Railroad and Canal Zone funds, integrated since July 1949 with principal fund); includes payments to Canal Zone construction-period workers administered by the Commission. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Widow's, widow's current, parent's, and child's benefits. Partly estimated. <sup>4</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits in current-payment status.

<sup>5</sup> Payments to widows, parents, and children of deceased veterans. <sup>6</sup> Number of decedents on whose account lump-sum payments were made.

<sup>7</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>8</sup> Compensation for temporary disability payable in Rhode Island beginning April 1943, in California beginning December 1946, in New Jersey beginning January 1949, and under the Railroad Unemployment Insurance Act beginning

July 1947. Excludes benefits under private plans in California and New Jersey. <sup>9</sup> Represents average weekly number of beneficiaries.

<sup>10</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>11</sup> Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

<sup>12</sup> Number and amount of claims paid under the Servicemen's Readjustment Act.

<sup>13</sup> Payments: amounts certified, under the Social Security Act, the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Data for all programs except those of the Civil Service Commission are adjusted on annual basis only; Civil Service Commission data adjusted monthly.

Source: Based on reports of administrative agencies.

**Table 2.—Contributions and taxes under selected social insurance and related programs, by specified period, 1947-49**

(In thousands)

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employ-ees	State unem-employment contributions <sup>3</sup>	Federal unem-employment taxes <sup>4</sup>	Rail-road unem-employment insurance contributions
<b>Fiscal year:</b>						
1947-48.....	\$1,616,162	\$482,585	\$557,061	\$1,007,087	\$207,919	\$145,148
1948-49.....	1,690,296	553,661	563,833	988,966	222,880	9,816
<b>5 months ended:</b>						
November 1947.....	791,597	340,939	148,092	555,270	24,636	35,972
November 1948.....	867,019	351,145	159,871	546,590	28,771	2,432
November 1949.....	844,668	448,025	154,186	542,567	35,424	2,709
<b>1948</b>						
November.....	357,617	29,454	14,050	176,088	12,336	2,407
December.....	7,062	27,709	125,842	8,707	1,631	3
<b>1949</b>						
January.....	38,039	28,489	1,201	80,053	14,492	2,564
February.....	279,829	27,707	5,578	97,531	152,784	19
March.....	25,937	30,571	132,752	3,813	9,032	2,495
April.....	75,191	25,808	2,370	104,645	3,068	6
May.....	391,411	28,567	6,910	135,977	11,423	11
June.....	5,806	34,119	129,310	11,651	1,718	2,285
July.....	57,549	25,765	2,696	109,663	4,589	1
August.....	380,606	331,998	9,689	163,163	13,837	34
September.....	7,242	28,517	135,971	6,431	1,024	2,628
October.....	62,382	32,859	722	107,693	2,322	37
November.....	336,899	28,886	5,109	155,617	13,662	98

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

<sup>2</sup> Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Jan. 3, 1950.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Represents contributions of \$29.5 million from employees, and contributions for fiscal year 1949-50 of \$302.5 million from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

**Table 3.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1948-50**

(In thousands)

Item	Fiscal year 1948-49		Fiscal year 1949-50	
	Appropriations <sup>1</sup>	Expenditures through November 1948 <sup>2</sup>	Appropriations <sup>1</sup>	Expenditures through November 1949 <sup>3</sup>
<b>Total.....</b>	<b>\$1,004,640</b>	<b>\$728,806</b>	<b>\$1,991,956</b>	<b>\$857,529</b>
<b>Administrative expenses.....</b>	<b>45,434</b>	<b>23,613</b>	<b>53,956</b>	<b>\$23,822</b>
Federal Security Agency, Social Security Administration.....	45,332	18,044	53,854	18,661
Department of Commerce, Bureau of the Census.....	( <sup>4</sup> )	54	( <sup>4</sup> )	43
Department of the Treasury.....	( <sup>4</sup> )	5,516	( <sup>4</sup> )	5,128
<b>Grants to States.....</b>	<b>949,750</b>	<b>466,329</b>	<b>1,193,000</b>	<b>645,672</b>
Unemployment insurance and employment service administration.....	130,000	65,800	135,000	35,496
Old-age assistance.....	797,000	299,631	1,058,000	375,556
Aid to the blind.....		8,581		10,671
Aid to dependent children.....		79,942		110,930
Maternal and child health services.....	11,750	6,091	11,000	6,557
Services for crippled children.....	7,500	4,438	7,500	4,533
Child welfare services.....	3,500	1,702	3,500	1,509
Emergency maternity and infant care.....	( <sup>4</sup> )	55		
<b>Benefit payments, old-age and survivors insurance.....</b>	<b>7,607,036</b>	<b>7,238,017</b>	<b>7,745,000</b>	<b>7,287,585</b>
Reconversion unemployment benefits for seamen.....	2,420	847		450

<sup>1</sup> Excludes unexpended balance of appropriations for preceding fiscal year.

<sup>2</sup> Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

<sup>3</sup> Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from the old-age and survivors insurance trust fund to the general fund of the Treasury.

<sup>4</sup> Not available because not separated from appropriations for other purposes.

<sup>5</sup> Appropriation represents amount appropriated for entire fiscal year; expenditure represents amount of grants made during the fiscal year, before the Bureau of Employment Security was transferred to the Labor Department.

<sup>6</sup> Appropriation for 1947-48 (\$3 million) available until June 30, 1949.

<sup>7</sup> Actual payments from the old-age and survivors insurance trust fund.

<sup>8</sup> Estimated expenditures as shown in 1949-50 budget.

Source: Federal appropriation acts and 1949-50 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

## SOCIAL SECURITY IN REVIEW

(Continued from page 2)

industries and lay-offs in other industries because of material shortages was not felt until November. Although work was resumed in the steel and coal-mining industries during the month, many families that had exhausted their resources required assistance for all or part of the month. In Pennsylvania, where the number of cases increased 20 percent, the agency anticipates a large decrease

during the first half of December. Average payments in Pennsylvania and Washington rose more than \$10 in November. The increase in the average number of persons in families recently added to the assistance rolls in Pennsylvania accounts, at least in part, for the larger payments. In Washington, payments for October to selected types of cases had been cut about 20 percent; restoration of full payments resulted in an increase of more than \$11 in November.

Cases continue to be added to the

assistance rolls in the coal-mining States because of the discontinuance of the welfare and retirement benefits by the United Mine Workers of America. About 2,900 new cases in November were former beneficiaries under the miners' fund. Of these, 1,000 became recipients of old-age assistance; 700, aid to dependent children; only 11, aid to the blind; and 1,200, general assistance. Four States—Illinois, Iowa, Pennsylvania, and West Virginia—accounted for about 90 percent of these cases.

**Table 4.—Status of the old-age and survivors insurance trust fund, by specified period, 1937–49**

(In thousands)

Period	Receipts		Expenditures		Assets			
	Appropriations <sup>1</sup>	Interest received	Benefit payments <sup>2</sup>	Administrative expenses	Net total of U. S. Government securities acquired <sup>3</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937–November 1949	\$13,878,092	\$1,271,741	\$2,935,875	\$355,367	\$11,458,670	\$74,536	\$325,384	\$11,858,590
Fiscal year:								
1947–48	1,616,862	190,562	511,676	47,457	1,194,445	74,887	35,015	10,046,681
1948–49	1,693,875	230,194	607,036	53,465	1,263,891	66,870	12,410	11,309,949
5 months ended:								
November 1947	792,297	9,036	200,988	18,726	592,043	163,344	82,556	9,380,278
November 1948	870,270	11,237	238,017	22,632	618,981	62,732	349,048	10,667,541
November 1949	848,272	11,240	287,585	23,287	528,000	74,536	325,384	11,858,590
1948								
November	357,617		48,548	4,675		62,732	349,048	10,667,541
December	7,062	100,660	49,335	4,215	300,000	70,810	95,143	10,721,714
1949								
January	38,039		50,086	4,091		67,597	82,216	10,705,573
February	279,829		51,090	3,854		72,338	302,360	10,930,439
March	25,937	11,050	53,774	5,441	260,000	67,307	25,163	10,908,231
April	75,191	136	54,244	4,616	20,000	66,421	62,516	10,924,698
May	301,411		54,775	4,669		66,452	394,452	11,256,665
June	5,834	107,110	55,712	3,948	434,910	60,870	12,410	11,309,949
July	61,153	82	55,859	5,040	57,000	70,643	59,972	11,310,285
August	380,606		57,037	4,972		72,219	382,993	11,628,882
September	7,242	10,957	57,929	4,435	315,000	79,407	16,590	11,584,696
October	62,382	201	58,110	4,449	30,000	76,515	49,505	11,584,696
November	336,889		58,649	4,340		74,536	325,384	11,858,590

<sup>1</sup> Beginning July 1940, equals taxes collected under the Federal Insurance Contributions Act; beginning with the fiscal year 1947, includes amounts appropriated to meet administrative and other costs of benefits payable to survivors of certain World War II veterans as provided under the Social Security Act Amendments of 1946.

<sup>2</sup> Before July 1948, data represent checks cashed and returned to the Treasury; beginning July 1948, represent checks issued.

<sup>3</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

**Table 5.—Status of the unemployment trust fund, by specified period, 1936–49**

(In thousands)

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936–November 1949	\$7,909,401	\$7,863,325	\$46,077	\$13,087,585	\$1,041,415	\$7,055,335	\$7,073,665	\$877,281	\$101,630	\$317,775	\$835,736
Fiscal year:											
1947–48	8,323,029	446,399	24,630	1,007,346	147,076	798,132	7,365,781	130,634	18,203	60,793	957,248
1948–49	8,182,417	—100,067	44,085	984,031	160,033	1,227,115	7,282,730	77	20,067	76,978	899,687
5 months ended:											
November 1947	8,121,991	246,336	23,665	545,108	3,644	317,356	7,240,947	32,375	437	20,972	881,044
November 1948	8,501,336	182,993	19,944	529,065	3,863	340,836	7,557,873	29	499	20,894	943,462
November 1949	7,909,401	—273,007	46,077	540,681	8,034	754,780	7,073,665	309	620	66,631	835,736
1948											
November	8,501,336	167,000	19,944	227,218		53,982	7,557,873	12		4,364	943,462
December	8,520,442	14,974	24,077	14,187	76,387	76,120	7,572,327	3	9,654	5,005	948,115
1949											
January	8,437,274	—90,000	30,909	28,449	75	102,121	7,498,730		9	7,017	938,544
February	8,469,436	34,000	29,071	149,261	15	110,183	7,537,824	12	2	6,946	931,612
March	8,320,510	—149,007	29,152	15,414	4,040	156,050	7,401,228	11	502	10,364	919,283
April	8,201,763	—121,000	31,405	32,352	646	140,420	7,258,706	4	80	11,310	908,067
May	8,252,764	42,000	40,405	200,143	193	141,640	7,352,402	7	24	7,726	900,361
June	8,182,417	—74,026	44,085	15,200	74,813	159,745	7,282,730	12	9,297	7,716	899,687
July	8,066,111	—105,000	32,779	37,489	76	150,325	7,169,970	1	9	7,494	896,141
August	8,124,455	47,000	44,123	233,581	121	164,030	7,230,642	20	15	11,364	884,813
September	7,964,496	—140,007	24,171	13,547	4,000	164,280	7,092,939	206	496	11,673	871,567
October	7,852,044	—114,000	25,719	31,110	612	128,405	6,996,257	23	75	15,867	855,787
November	7,909,401	37,000	46,077	224,984	194	147,740	7,073,665	59	24	20,133	835,736

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes transfers from railroad unemployment insurance administration fund amounting to \$79,419,000 and transfers of \$11,979,000 from the railroad un-

employment insurance account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

<sup>4</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

Source: Daily Statement of the U. S. Treasury.



**Table 6.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month, by type of benefit and by month, November 1948–November 1949, and monthly benefit actions, by type of benefit, November 1949**

[Amounts in thousands; data corrected to Dec. 30, 1949]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1948</b>														
November	2,279,992	\$45,105.0	1,029,835	\$26,073.0	315,391	\$4,227.3	575,473	\$7,463.6	206,309	\$4,246.2	141,248	\$2,935.1	11,736	\$159.8
December	2,314,557	45,872.5	1,047,985	26,564.2	320,928	4,307.3	581,265	7,549.0	210,253	4,331.0	142,223	2,958.6	11,903	162.2
<b>1949</b>														
January	2,351,824	46,754.7	1,069,674	27,179.1	327,098	4,398.9	585,916	7,619.6	214,110	4,414.6	143,038	2,978.9	11,988	163.5
February	2,393,462	47,737.1	1,093,636	27,857.9	333,853	4,501.8	591,709	7,705.2	217,897	4,498.3	144,291	3,008.8	12,076	164.9
March	2,441,959	48,852.9	1,120,238	28,601.0	341,834	4,620.7	598,589	7,805.2	223,413	4,617.4	145,656	3,041.5	12,229	167.2
April	2,480,350	49,750.5	1,140,969	29,195.5	347,861	4,711.6	604,375	7,890.5	227,811	4,711.9	146,958	3,071.7	12,376	169.3
May	2,517,142	50,631.0	1,161,046	29,782.3	353,700	4,801.8	609,528	7,968.1	232,170	4,806.1	148,184	3,101.3	12,514	171.3
June	2,554,248	51,520.0	1,180,909	30,369.1	359,840	4,898.1	614,714	8,043.8	236,394	4,897.7	149,724	3,137.9	12,667	173.5
July	2,577,386	52,131.4	1,195,955	30,823.4	364,009	4,955.4	614,601	8,044.5	239,902	4,973.7	150,130	3,149.2	12,789	175.3
August	2,613,604	53,036.1	1,216,963	31,450.4	370,293	5,065.1	618,067	8,100.4	244,420	5,072.3	150,937	3,170.5	12,924	177.4
September	2,644,910	53,775.4	1,232,421	31,909.4	375,103	5,140.9	624,257	8,196.9	248,890	5,169.4	151,191	3,179.5	13,048	179.2
October	2,673,898	54,450.8	1,247,513	32,345.7	379,594	5,210.0	629,705	8,279.3	253,031	5,260.2	150,866	3,174.5	13,179	181.1
November	2,710,279	55,318.9	1,268,080	32,938.5	385,576	5,301.1	634,705	8,355.6	257,228	5,352.1	151,416	3,188.7	13,304	183.0
<b>Monthly benefit actions, November 1949:</b>														
In force <sup>2</sup> at beginning of month	3,011,547	62,432.6	1,444,441	37,932.1	431,097	5,971.1	661,030	8,692.6	250,917	5,334.9	204,755	4,319.0	13,307	182.8
Benefits awarded in month	56,731	1,312.9	29,064	846.4	10,078	151.4	8,989	127.9	5,136	111.3	3,247	72.7	217	3.1
Entitlements terminated <sup>3</sup>	19,373	379.0	7,303	189.1	3,734	50.6	4,841	65.7	959	19.5	2,443	52.9	95	1.3
Net adjustments <sup>4</sup>	—84	12.1	—80	7.2	—44	7.7	6	2.7	—6	—	40	1.5	0	( <sup>5</sup> )
In force at end of month	3,048,819	63,378.7	1,466,122	38,596.6	437,397	6,072.7	665,184	8,757.5	261,088	5,426.4	205,599	4,340.7	13,429	184.7

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

<sup>3</sup> Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.

<sup>4</sup> Adjustments result from operation of maximum and minimum provisions and from recomputations and administrative actions.

<sup>5</sup> Less than \$50.

## RECENT PUBLICATIONS

(Continued from page 23)

*fare*, New York, Vol. 28, Dec. 1949, pp. 3-5. 35 cents.

Traces the development and advances made in the study and care of children in the United States.

SCHMIDBERG, MELITTA. *Children in Need*. London: Published for Psychological and Social Service, Ltd., by George Allen and Unwin, Ltd., 1948. 196 pp. 12s. 6d.

Describes the psychological treatment of "difficult" children and their parents.

SHELDON, ELEANOR P. "Intake Practices—The Core of the Agency's Service in Helping Children and Their Parents." *Child Welfare*, New York, Vol. 28, Dec. 1949, pp. 6-9. 35 cents.

## Health and Medical Care

FAXON, NATHANIEL, editor. *The Hospital in Contemporary Life*. Cambridge: Harvard University Press, 1949. 288 pp. \$5.

GOLDWATER, LEONARD J. "Sickness Disability Insurance Laws in Relation to Occupational Medicine." *Industrial Medicine and Surgery*. Chicago, Vol. 18, Nov. 1949, pp. 473-475. 75 cents.

GREAT BRITAIN. MINISTRY OF HEALTH. *The National Health Service*. London: H. M. Stationery Off., 1949 (?). 36 pp. 6d.

Describes the operation of the National Health Service.

MCKICKLE, R. K. "Compensation for Disability." *Editorial Research Reports*, Washington, Vol. 2, Nov. 22, 1949, entire issue. \$1.

Considers the disability provisions of the bill (H. R. 6000) to amend the Social Security Act, passed by the House on October 5, and reviews the disability protection now available under existing State and Federal laws. Discusses the issues involved in permanent disability insurance—probable costs, administrative problems, and effect on disabled workers.

PALMER, CECIL. "The Impact of Socialized Medicine on the British Physician and His Patient." *Journal of the Tennessee State Medical Association*, Nashville, Vol. 42, Oct. 1949, pp. 339-344. 20 cents.

POTTER, ELLEN C. "The Role of APWA in Medical Care for the Needy." *Public Welfare*, Chicago, Vol. 7, Nov. 1949, pp. 210-212. 50 cents.

SINAI, NATHAN. *For the Disabled Sick: Disability Compensation*. (Bureau of Public Health Economics Research Series No. 5.) Ann Arbor: University of Michigan, School of Public Health, 1949. 126 pp. \$1.

Describes the disability compensation programs in California, New Jersey, and Rhode Island and discusses general trends as well as specific problems.

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UPHAM, FRANCES. *A Dynamic Approach to Illness: A Social Work Guide*. New York: Family Service Association of America, 1949. 200 pp. \$3.

Describes the role of the medical social worker in relation to patients and their families. Includes chapters on trends in health care, case-work services in illness, chronic and recurrent illnesses in adults and children, maternity, and convalescent care and rehabilitation.

**Table 7.—Unemployment insurance: Selected data on claims, benefits, and insured unemployment, by State, November 1949**

[Corrected to Dec. 22, 1949]

Region and State	Initial claims <sup>1</sup>			Weeks of unemployment covered by continued claims			Compensated unemployment					Average weekly insured unemployment <sup>2</sup>
	Total		New	Waiting-period <sup>3</sup> and compensable claims		Compensable claims	Total, part-total, and partial unemployment			Total unemployment		
	All claimants	Women claimants <sup>4</sup>		Total	Women claimants		Weeks compensated	Benefits paid <sup>5</sup>	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total, 51 States.....	1,531,536	<sup>6</sup> 478,000	845,936	8,915,753	<sup>6</sup> 3,056,000	8,106,761	<sup>7</sup> 7,358,000	<sup>7</sup> \$152,170,000	<sup>7</sup> 1,698,000	<sup>6</sup> 6,962,000	<sup>8</sup> \$21.16	2,275,765
Region I:												
Connecticut.....	23,447	8,510	12,029	156,486	60,235	147,914	145,745	3,114,128	33,634	137,460	21.95	36,166
Maine.....	14,189	5,085	5,201	70,952	26,120	66,936	51,335	781,108	11,847	42,581	15.97	17,468
Massachusetts.....	64,130	25,335	29,301	416,528	166,240	386,347	365,013	8,182,525	84,234	327,013	23.74	98,128
New Hampshire.....	8,786	3,478	3,971	53,795	25,466	49,450	44,620	745,230	10,297	36,679	18.19	12,490
Rhode Island.....	11,118	4,957	3,831	74,650	28,859	71,032	67,548	1,507,288	15,588	64,464	22.89	18,013
Vermont.....	3,117	696	1,595	17,915	5,325	16,619	14,788	279,823	3,413	13,106	20.03	4,224
Region II:												
Delaware.....	2,058	489	1,467	14,088	3,324	13,226	12,966	263,575	2,992	12,131	30.97	3,326
New Jersey.....	56,070	23,530	30,787	382,879	156,177	358,781	325,320	6,590,267	75,074	304,674	20.85	86,304
New York.....	285,464	( <sup>9</sup> )	90,343	1,768,973	( <sup>9</sup> )	1,525,107	1,563,283	35,953,793	360,759	1,529,971	23.00	383,430
Pennsylvania.....	128,857	36,314	68,163	861,956	197,353	803,548	736,243	15,443,789	169,903	715,146	21.23	208,761
Region III:												
District of Columbia.....	2,384	728	2,050	18,819	7,916	17,723	14,354	251,786	3,312	14,170	17.60	4,573
Maryland.....	19,998	5,121	9,882	128,327	31,717	128,327	114,871	2,442,261	26,440	105,894	22.01	29,286
North Carolina.....	17,978	8,551	11,091	117,254	60,870	108,227	95,003	1,408,710	21,924	92,071	15.02	27,727
Virginia.....	13,401	4,096	9,915	70,158	20,560	64,073	57,465	949,423	13,261	54,604	16.90	16,733
West Virginia.....	12,308	1,968	9,178	123,459	20,523	119,381	110,373	1,990,169	25,471	102,115	18.75	29,958
Region IV:												
Kentucky.....	12,463	3,183	8,882	121,093	34,809	115,055	78,638	1,231,408	18,147	75,307	15.85	27,736
Michigan.....	186,301	34,973	122,806	410,522	100,121	354,677	319,087	7,749,565	73,636	310,239	24.64	117,625
Ohio.....	87,005	20,702	57,520	630,901	157,254	581,364	( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )	148,840
Region V:												
Illinois.....	81,502	25,431	45,402	600,178	210,900	567,327	501,856	8,945,961	115,813	432,028	19.10	135,956
Indiana.....	38,595	8,344	23,959	160,764	42,945	121,027	119,812	2,181,867	27,649	112,697	18.77	38,672
Minnesota.....	11,962	2,414	10,303	74,602	20,822	68,438	55,707	1,017,379	12,856	52,937	18.61	17,873
Wisconsin.....	34,548	8,508	<sup>10</sup> 22,545	134,195	36,286	101,144	84,655	1,879,414	19,536	78,133	22.64	33,345
Region VI:												
Alabama.....	14,157	2,129	9,813	131,266	21,996	123,867	113,663	1,912,671	20,230	108,916	17.10	31,342
Florida.....	12,720	3,699	9,823	88,236	35,080	83,933	65,044	887,353	15,010	61,750	13.87	21,400
Georgia.....	13,461	4,599	9,183	88,761	35,446	74,541	63,340	919,825	14,617	60,604	14.74	20,688
Mississippi.....	7,859	1,913	5,423	40,421	10,725	36,818	28,250	410,884	6,519	26,435	14.85	9,299
South Carolina.....	9,089	3,079	6,367	62,867	23,603	58,194	53,176	904,191	12,271	50,627	17.35	15,902
Tennessee.....	17,424	5,961	14,101	155,646	54,671	146,802	106,346	1,609,075	24,541	101,524	15.36	36,652
Region VII:												
Iowa.....	8,429	1,667	6,395	29,277	9,865	25,445	20,027	372,607	4,622	18,302	19.37	6,723
Kansas.....	6,719	1,422	4,442	31,325	9,770	28,422	24,440	459,386	5,640	22,590	19.28	7,664
Missouri.....	32,161	12,852	21,430	164,860	71,274	147,999	123,391	1,998,587	28,475	110,376	17.18	40,226
Nebraska.....	3,236	718	2,352	9,793	4,489	8,974	8,228	140,951	1,899	( <sup>9</sup> )	( <sup>9</sup> )	2,320
North Dakota.....	1,414	( <sup>9</sup> )	974	2,836	( <sup>9</sup> )	2,372	2,040	39,399	471	1,880	19.78	672
South Dakota.....	1,181	204	873	3,231	1,176	2,855	2,038	35,056	470	1,803	17.96	793
Region VIII:												
Arkansas.....	8,244	1,729	5,958	47,296	10,497	43,641	30,163	498,061	6,961	27,462	17.62	11,459
Louisiana.....	12,274	1,813	8,863	98,055	18,782	91,955	80,744	1,698,272	18,633	73,941	21.75	22,319
New Mexico.....	1,896	268	1,410	9,006	1,946	7,915	7,815	141,107	1,803	7,565	18.24	2,441
Oklahoma.....	8,482	1,880	6,237	55,185	16,592	52,022	40,241	723,901	9,286	38,023	18.39	13,402
Texas.....	16,200	3,620	12,924	84,673	23,636	75,162	49,970	799,107	11,532	47,776	16.28	20,115
Region IX:												
Colorado.....	4,824	968	3,522	29,944	6,952	25,754	21,937	446,476	5,062	21,145	20.61	7,189
Idaho.....	4,631	762	4,216	16,173	4,362	14,040	9,489	177,199	2,190	9,065	18.95	3,604
Montana.....	3,395	648	2,297	12,531	4,398	9,965	9,664	173,773	2,230	9,664	17.98	3,191
Utah.....	3,597	856	2,900	23,997	7,616	22,037	18,661	438,183	4,306	17,637	23.95	8,380
Wyoming.....	1,154	266	836	4,068	1,518	3,547	3,856	86,442	890	3,661	22.80	921
Region X:												
Arizona.....	4,585	1,139	3,437	24,347	7,973	22,981	15,284	319,401	3,527	14,401	21.24	5,846
California.....	158,337	50,511	82,244	927,346	367,832	860,879	821,544	18,461,224	189,588	775,932	22.95	213,583
Nevada.....	2,139	549	1,445	10,078	3,451	10,064	9,359	214,545	2,160	8,859	23.39	2,421
Oregon.....	22,821	4,445	15,329	119,595	32,326	107,391	93,388	1,936,454	21,651	88,880	21.17	28,371
Washington.....	32,464	5,961	20,529	206,073	50,010	185,132	171,293	3,554,517	39,529	164,639	21.01	49,185
Territories:												
Alaska.....	1,263	137	944	3,930	1,018	3,487	6,447	157,637	1,488	6,352	24.54	( <sup>11</sup> )
Hawaii.....	2,059	450	1,450	26,443	7,766	24,824	23,773	468,340	5,486	20,683	21.32	( <sup>11</sup> )

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Estimated on the basis of the ratio between new claims filed by women and all new claims.

<sup>3</sup> Maryland and Nevada have no provision for filing waiting-period claims.

<sup>4</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>5</sup> Unemployment represented by continued claims filed under the State and railroad unemployment insurance programs and the veterans' unemployment allowance program. State distribution excludes railroad unemployment insurance claims.

<sup>6</sup> Includes estimates for New York and North Dakota.

<sup>7</sup> Includes estimate for Ohio.

<sup>8</sup> Includes estimates for Nebraska and Ohio.

<sup>9</sup> Data not received.

<sup>10</sup> Since Wisconsin has no provision for a benefit year, a new claim is a claim requiring a determination of a benefit amount and duration, as well as eligibility for benefits, on a per employer basis.

<sup>11</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 8.—Unemployment insurance: Ratio of State insured unemployment in week ended November 12, 1949, to average monthly covered employment, January–December 1948**

Region and State	Insured unemployment <sup>1</sup>	Average covered employment <sup>2</sup> (in thousands)	Ratio (percent) of insured unemployment to covered employment
<b>Total</b> .....	2,006,549	32,948	6.1
<b>Region I:</b>			
Connecticut.....	36,198	635	5.7
Maine.....	17,666	176	10.0
Massachusetts.....	97,578	1,459	6.7
New Hampshire.....	12,566	132	9.5
Rhode Island.....	16,776	240	7.0
Vermont.....	3,910	64	6.1
<b>Region II:</b>			
Delaware.....	3,162	93	3.4
New Jersey.....	87,350	1,310	6.7
New York.....	389,446	4,369	8.9
Pennsylvania.....	197,652	3,104	6.4
<b>Region III:</b>			
District of Columbia.....	4,259	221	1.9
Maryland.....	28,822	565	5.1
North Carolina.....	27,046	641	4.2
Virginia.....	15,196	493	3.1
West Virginia.....	29,275	401	7.3
<b>Region IV:</b>			
Kentucky.....	28,280	373	7.6
Michigan.....	85,642	1,605	5.3
Ohio.....	148,147	2,216	6.7
<b>Region V:</b>			
Illinois.....	134,964	2,382	5.7
Indiana.....	36,986	908	4.1
Minnesota.....	17,568	532	3.2
Wisconsin.....	31,300	741	4.2
<b>Region VI:</b>			
Alabama.....	32,538	430	7.6
Florida.....	20,270	391	5.2
Georgia.....	19,518	530	3.7
Mississippi.....	8,798	180	4.9
South Carolina.....	14,820	317	4.7
Tennessee.....	36,194	499	7.3
<b>Region VII:</b>			
Iowa.....	6,246	345	1.8
Kansas.....	7,596	240	3.2
Missouri.....	42,161	780	5.4
Nebraska.....	2,117	162	1.3
North Dakota.....	550	44	1.2
South Dakota.....	647	52	1.2
<b>Region VIII:</b>			
Arkansas.....	10,891	220	5.0
Louisiana.....	21,720	455	4.8
New Mexico.....	2,200	89	2.5
Oklahoma.....	12,349	275	4.5
Texas.....	18,630	1,189	1.6
<b>Region IX:</b>			
Colorado.....	6,092	198	3.1
Idaho.....	2,055	90	2.3
Montana.....	2,796	99	2.8
Utah.....	5,566	125	4.5
Wyoming.....	975	56	1.7
<b>Region X:</b>			
Arizona.....	5,464	107	5.1
California.....	202,398	2,521	8.0
Nevada.....	2,403	38	6.3
Oregon.....	23,674	315	7.5
Washington.....	48,182	521	9.2

<sup>1</sup> Represents number of continued claims adjusted to represent unemployment in the week in which the 8th of the month falls.

<sup>2</sup> Average number of workers in covered employment in the pay period of each type (weekly, semi-monthly, etc.) ending nearest the 15th each month; corrected to Sept. 28, 1949.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 9.—Veterans' unemployment allowances: Claims and payments, November 1949<sup>1</sup>**

State or jurisdiction	Initial claims	Continued claims	Payments
<b>Total</b> .....	29,479	268,041	\$5,291,341
Alabama.....	375	5,906	147,775
Alaska.....	40	197	2,409
Arizona.....	245	1,674	30,550
Arkansas.....	258	2,898	58,128
California.....	3,404	22,260	440,125
Colorado.....	369	2,146	34,241
Connecticut.....	346	3,797	74,426
Delaware.....	37	502	10,108
District of Columbia.....	104	1,090	18,930
Florida.....	547	6,305	124,747
Georgia.....	438	5,379	104,592
Hawaii.....	180	4,389	81,507
Idaho.....	136	464	8,366
Illinois.....	2,199	11,155	208,286
Indiana.....	852	6,738	127,148
Iowa.....	269	796	15,529
Kansas.....	281	1,236	21,443
Kentucky.....	354	5,217	101,760
Louisiana.....	320	3,432	74,210
Maine.....	326	2,789	46,867
Maryland.....	298	3,090	50,282
Massachusetts.....	1,132	13,258	272,869
Michigan.....	1,577	12,403	272,065
Minnesota.....	560	3,431	68,040
Mississippi.....	177	1,574	36,024
Missouri.....	602	5,205	97,838
Montana.....	188	611	11,521
Nebraska.....	112	311	5,633
Nevada.....	50	194	3,747
New Hampshire.....	162	1,475	29,818
New Jersey.....	728	10,034	215,895
New Mexico.....	161	860	19,940
New York.....	3,292	23,350	416,747
North Carolina.....	454	4,487	90,161
North Dakota.....	68	176	2,458
Ohio.....	1,566	17,518	338,590
Oklahoma.....	358	2,967	53,493
Oregon.....	484	2,932	54,486
Panama Canal Zone.....	2	33	680
Pennsylvania.....	2,002	33,372	670,703
Puerto Rico.....	28	1,306	28,987
Rhode Island.....	129	2,524	50,348
Samoa-Guam.....	2	49	600
South Carolina.....	280	3,463	66,191
South Dakota.....	95	284	5,925
Tennessee.....	401	5,360	106,856
Texas.....	746	6,908	134,007
Utah.....	111	593	11,417
Vermont.....	94	765	15,511
Virginia.....	434	3,983	83,700
Washington.....	764	4,641	96,258
West Virginia.....	387	7,032	137,102
Wisconsin.....	926	5,381	99,395
Wyoming.....	29	101	1,915

<sup>1</sup> Represents activities under title V of the Servicemen's Readjustment Act; excludes data for self-employed veterans.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment insurance agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for the Panama Canal Zone, Puerto Rico, and Samoa-Guam.

**Table 10.—Nonfarm placements: Number, by State, November 1949**

[Corrected to Dec. 22, 1949]

Region and State	Total	Women	Veterans <sup>1</sup>
<b>Continental U. S.</b> .....	350,324	145,494	88,044
<b>Region I:</b>			
Connecticut.....	5,408	2,936	1,056
Maine.....	2,180	670	611
Massachusetts.....	7,273	3,755	1,699
New Hampshire.....	1,108	439	295
Rhode Island.....	2,779	1,768	388
Vermont.....	405	134	120
<b>Region II:</b>			
Delaware.....	1,188	621	197
New Jersey.....	8,363	5,179	1,368
New York.....	43,862	29,122	5,972
Pennsylvania.....	11,959	7,242	2,187
<b>Region III:</b>			
District of Columbia.....	2,785	1,324	596
Maryland.....	3,994	1,592	997
North Carolina.....	9,398	3,978	2,043
Virginia.....	6,005	2,543	1,054
West Virginia.....	1,636	718	428
<b>Region IV:</b>			
Kentucky.....	1,945	778	448
Michigan.....	6,555	2,053	2,048
Ohio.....	14,433	5,257	3,607
<b>Region V:</b>			
Illinois.....	11,238	4,545	3,342
Indiana.....	5,396	2,512	1,445
Minnesota.....	6,575	1,972	2,329
Wisconsin.....	5,882	2,835	1,494
<b>Region VI:</b>			
Alabama.....	9,702	3,420	1,723
Florida.....	13,481	6,009	3,175
Georgia.....	7,402	2,906	1,472
Mississippi.....	6,690	2,171	1,212
South Carolina.....	7,585	1,866	1,876
Tennessee.....	8,157	3,000	2,478
<b>Region VII:</b>			
Iowa.....	6,364	1,847	2,200
Kansas.....	4,946	1,565	1,503
Missouri.....	6,534	2,232	1,758
Nebraska.....	3,771	628	1,396
North Dakota.....	1,782	518	506
South Dakota.....	1,790	363	663
<b>Region VIII:</b>			
Arkansas.....	6,686	2,133	1,857
Louisiana.....	6,100	1,730	1,881
New Mexico.....	3,468	724	1,281
Oklahoma.....	12,360	3,653	3,889
Texas.....	37,015	11,987	10,217
<b>Region IX:</b>			
Colorado.....	4,001	963	1,415
Idaho.....	2,017	471	582
Montana.....	1,888	274	738
Utah.....	1,664	469	691
Wyoming.....	1,096	177	456
<b>Region X:</b>			
Arizona.....	2,492	871	799
California.....	24,078	10,668	7,447
Nevada.....	1,044	372	303
Oregon.....	3,643	1,151	1,217
Washington.....	4,206	1,394	1,284
<b>Territories</b> .....	1,472	335	740
Alaska.....	484	192	122
Hawaii.....	477	141	116
Puerto Rico.....	511	2	511

<sup>1</sup> Represents placement of veterans of all wars.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.



Table 11.—Public assistance in the United States, by month, November 1948–November 1949<sup>1</sup>

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients												
Percentage change from previous month												
1948												
November		2,482,350	465,900	1,190,379	85,271	369,000		+0.5	+1.3	+1.2	+0.5	+2.5
December		2,498,259	474,814	1,213,776	85,788	397,000		+0.6	+1.9	+2.0	+0.6	+7.7
1949												
January		2,511,829	484,947	1,239,839	86,178	433,000		+0.5	+2.1	+2.1	+0.5	+9.0
February		2,528,358	496,121	1,267,383	86,679	461,000		+0.7	+2.3	+2.2	+0.6	+6.4
March		2,552,554	509,276	1,300,472	87,100	491,000		+1.0	+2.7	+2.6	+0.5	+6.6
April		2,581,556	520,299	1,327,634	87,806	476,000		+1.1	+2.2	+2.1	+0.8	+3.1
May		2,605,680	529,361	1,349,251	88,537	465,000		+0.9	+1.7	+1.6	+0.8	+2.3
June		2,625,594	536,758	1,365,813	89,301	461,000		+0.8	+1.4	+1.2	+0.9	+0.9
July		2,643,274	543,541	1,381,957	89,929	461,000		+0.7	+1.3	+1.2	+0.7	+1.1
August		2,661,257	551,716	1,402,033	90,513	475,000		+0.7	+1.5	+1.5	+0.6	+2.9
September		2,679,906	559,900	1,423,447	91,112	479,000		+0.7	+1.5	+1.5	+0.7	+0.9
October		2,697,721	571,480	1,453,922	91,599	497,000		+0.7	+2.1	+2.1	+0.5	+3.8
November		2,715,731	585,411	1,486,404	92,160	543,000		+0.7	+2.4	+2.2	+0.6	+9.1
Amount of assistance												
Percentage change from previous month												
1948												
November	\$157,897,675	\$103,990,787	\$33,337,118	\$3,699,770	\$16,861,000		+1.8	+1.5	+1.7	+1.5	+3.9	
December	161,665,003	104,978,094	34,129,674	3,734,835	18,823,000		+2.4	+0.9	+2.4	+0.9	+11.6	
1949												
January	167,365,418	107,955,903	35,333,539	3,806,976	20,299,000		+3.5	+2.8	+3.5	+1.9	+7.7	
February	170,732,618	108,474,564	36,370,140	3,839,914	22,048,000		+2.0	+0.5	+2.9	+0.9	+8.8	
March	175,832,699	110,111,693	37,488,223	3,877,783	24,355,000		+3.0	+1.5	+3.1	+1.0	+10.5	
April	177,084,695	111,802,706	38,249,784	3,926,205	23,106,000		+0.7	+1.5	+2.0	+1.2	+5.1	
May	178,071,276	113,312,300	38,679,602	3,974,374	22,105,000		+0.6	+1.4	+1.1	+1.2	+4.3	
June	179,596,506	114,463,261	39,027,499	4,020,746	22,085,000		+0.9	+1.0	+0.9	+1.2	+0.1	
July	181,038,432	115,475,645	39,530,328	4,066,459	21,966,000		+0.8	+0.9	+1.3	+1.1	+0.5	
August	184,109,498	116,643,611	40,224,875	4,108,012	23,133,000		+1.7	+1.0	+1.8	+1.0	+5.3	
September	187,604,216	119,134,488	40,958,083	4,200,645	23,311,000		+1.9	+2.1	+1.8	+2.3	+0.8	
October	189,894,770	119,710,542	41,940,730	4,196,508	24,047,000		+1.2	+0.5	+2.4	+0.1	+3.2	
November	195,806,012	120,852,028	43,281,620	4,238,364	27,434,000		+3.1	+1.0	+3.2	+1.0	+14.1	

<sup>1</sup> Data subject to revision. Includes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

Table 12.—Old-age assistance: Recipients and payments to recipients, by State, November 1949<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1949 in—		November 1948 in—				Total amount	Average	October 1949 in—		November 1948 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total <sup>1</sup>	2,715,731	\$120,852,028	\$44.50	+0.7	+1.0	+9.4	+16.2	Mo.	127,910	\$5,513,989	\$43.11	+0.7	+0.9	+7.1	+10.2
Ala.	76,906	1,595,008	20.74	+7	+1.0	+11.5	+3.2	Mont.	11,408	589,810	51.70	+9	+1.5	+4.7	+20.8
Alaska	1,538	88,780	57.72	+1	-3	+10.8	+28.1	Nebr.	23,853	1,039,712	43.59	+1	+2	+1	+5.1
Ariz.	12,494	656,150	52.62	+1.3	+1.0	+14.0	+23.0	Nev.	2,539	137,109	54.00	+8	+7	+12.8	+12.8
Ark.	59,763	1,486,769	24.88	+1.5	+2.0	+17.0	+38.6	N. H.	7,229	315,676	43.67	+7	+8	+3.7	+7.2
Calif. <sup>2</sup>	268,226	18,973,010	70.74	+1.3	+1.3	+37.2	+58.5	N. J.	24,170	1,181,250	48.87	+3	+7	+3.1	+14.9
Colo. <sup>3</sup>	49,054	3,675,875	74.94	+1.0	+9	+5.9	+1.5	N. Mex.	9,905	357,408	36.08	+1.6	+1.0	+10.1	+24.4
Conn.	18,263	1,056,502	57.85	+1.5	+3.3	+15.2	+23.5	N. Y.	118,518	6,430,901	54.26	+5	+1.0	+4.9	+5.4
Del.	1,611	45,817	28.44	+2.0	+2.0	+15.4	+20.3	N. C.	57,513	1,249,808	21.73	+1.1	+1.2	+19.4	+28.6
D. C.	2,728	115,173	42.22	+1.8	+1.6	+9.1	+8.6	N. Dak.	8,825	416,930	47.24	-1	+4	+1.8	+8.2
Fla.	66,874	2,098,330	46.35	+4	+5	+9.3	+11.1	Ohio	126,539	5,917,841	46.77	+3	+3	+2.0	+2.6
Ga.	95,925	2,181,581	22.74	+9	+1.5	+9.2	+22.5	Okla.	101,080	5,267,972	52.12	+3	+2	+2.7	+3.7
Hawaii	2,366	74,637	31.55	+3	( <sup>4</sup> )	+6.9	-1.0	Oreg.	23,191	1,216,261	52.45	( <sup>5</sup> )	+2	+3.4	+14.7
Idaho	11,070	518,758	46.86	+7	+8	+6.6	+8.1	Pa.	91,866	3,987,708	40.14	+1.3	+1.8	+5.8	+6.8
Ill.	128,510	5,685,977	44.25	+2	+1	+2.3	+7.9	R. I.	10,096	462,354	45.80	+8	+1.2	+9.9	+17.5
Ind.	50,834	1,812,152	35.65	+4	+7	+1.6	+6.8	S. C.	39,077	870,319	22.27	+6	+1.1	+12.9	+4.2
Iowa	48,883	2,387,624	48.84	+4	+7	+9	+4.8	S. Dak.	12,083	468,722	38.79	+3	+5	+1.5	+7.2
Kans.	38,161	1,919,603	50.30	+5	+8	+5.2	+24.9	Tenn.	61,415	1,898,396	30.91	+1.0	+1.1	+12.5	+31.0
Ky.	61,019	1,289,063	21.13	+3	+5	+14.5	+16.8	Tex.	219,023	7,477,337	34.14	+3	+2	+5.2	+6.1
La.	120,417	5,677,630	47.15	+2	+3	+10.2	+10.4	Utah	10,138	457,157	45.09	+4	-3	+7	+10.6
Maine	14,358	616,656	42.95	+1.2	+1.9	+7.7	+36.3	Vt.	6,668	231,868	34.77	-5	-2	+3.2	+3.0
Md.	11,886	439,428	36.97	-6	-7	+7	+3.4	Va.	18,767	393,485	20.97	+1.1	+2.0	+9.3	+18.2
Mass.	96,870	5,966,141	61.89	+1.2	+2.1	+7.0	+8.8	Wash.	70,922	4,764,859	67.18	+5	+1.8	+10.7	+22.4
Mich.	98,002	4,506,523	46.00	+7	+1.0	+7.3	+18.5	W. Va.	25,157	683,737	27.18	+1.7	+1.8	+11.0	+46.6
Minn.	55,812	2,738,285	49.06	+4	+1.2	+2.2	+8.9	Wis.	51,111	2,178,400	42.56	+9	+1.1	+5.9	+11.8
Miss.	61,044	1,152,502	18.88	+3	+5	+13.6	+32.1	Wyo.	4,114	228,045	55.43	+4	+5	+2.5	+5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

<sup>2</sup> Includes 16,200 recipients under 65 years of age in California and 3,392 in Colorado and payments to these recipients for which Federal participation is not available.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Represents approximate amount of fiscal-month authorizations; in some counties only 1 check was issued in the change from monthly to semimonthly payments.

Table 13.—General assistance: Cases and payments to cases, by State, November 1949<sup>1</sup>

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	October 1949 in—		November 1948 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	543,000	\$27,434,000	\$50.57	+9.1	+14.1	+47.1	+62.7
Ala.	7,812	105,546	13.51	+2.3	+3.5	+22.7	+13.5
Alaska	100	3,435	32.41	-9	+3.7	( <sup>3</sup> )	( <sup>3</sup> )
Ark.	1,399	40,443	36.34	0	( <sup>3</sup> )	-16.3	-11.5
Calif.	2,529	32,295	12.77	-1.4	-6	-2.8	-7
Calif. <sup>4</sup>	38,317	1,962,614	51.22	+3.5	+9	+26.6	+30.1
Colo.	4,207	158,897	37.77	+4.1	+4.5	+5.4	-8.1
Conn.	6,001	323,534	53.91	+5.7	+9.8	+60.5	+87.0
Del.	1,316	45,507	36.86	+6.2	+5.0	+53.4	+62.6
D. C.	1,497	69,717	46.57	+1.1	+2.2	+23.8	+21.8
Fla.	7,000	72,500					
Ga.	3,265	54,556	16.71	+1.5	+1.0	+5.3	+3.3
Hawaii	2,829	134,290	47.47	+8.7	+5.9	+112.4	+105.2
Idaho <sup>5</sup>	497	16,862	33.91	+1.6	+6.9	+1.4	+10.1
Ill.	43,269	2,276,116	52.60	+6.3	+9.9	+58.3	+57.5
Ind. <sup>6</sup>	19,004	588,355	30.96	+30.6	+34.5	+84.9	+112.8
Iowa	3,765	102,875	27.32	+4.1	+6.1	-3.1	-2.2
Kans.	5,307	247,691	46.67	+2.8	+3.2	+16.8	+21.3
Ky.	3,407	76,225	22.37	+6.4	+8.8	+52.0	+89.3
La.	26,361	1,034,401	39.24	+1.7	+2.0	+71.3	+64.2
Maine	3,926	157,814	40.20	+20.2	+16.6	+35.8	+30.1
Md.	4,719	205,709	43.59	-1.4	-1.8	+8.4	+10.0
Mass.	23,872	1,283,456	53.76	+5.5	+14.1	+43.5	+59.6
Mich.	34,258	1,695,765	49.50	+12.8	+20.2	+29.9	+27.2
Minn.	7,959	410,200	51.54	+21.1	+32.3	+25.4	+36.8
Miss.	641	7,253	11.32	-2.7	-4	+20.3	+38.5
Mo.	16,704	534,270	31.98	+7	+1.3	+24.0	+26.9
Mont.	1,346	46,974	34.90	+5.5	+5.4	-5.5	+10.8
Nebr.	1,530	47,961	31.35	+4.8	+3.8	+9.5	+7.0
Nev.	340	9,324	27.42	-4.5	+14.6	+26.9	+41.8
N. H.	1,855	74,015	39.90	+9.4	+20.0	+59.8	+84.1
N. J. <sup>7</sup>	12,125	733,304	60.48	+5.1	+6.9	+72.6	+86.4
N. Mex.	1,777	42,419	23.87	+9	+8	-4.7	+6.0
N. Y.	81,867	6,142,903	75.04	+3.3	+4.4	+41.4	+48.9
N. C.	4,022	59,603	14.82	+4.5	+6.3	+18.6	+21.7
N. Dak.	821	51,180	37.98	+16.6	+19.3	+10.6	+22.2
Ohio	42,478	1,965,029	46.26	+20.4	+22.8	+90.4	+88.2
Okl.	6,300	367,014	( <sup>3</sup> )	( <sup>3</sup> )	+5.9	( <sup>3</sup> )	+21.4
Oreg.	7,796	387,014	49.64	( <sup>3</sup> )	+21.0	+25.8	+35.3
Pa.	57,498	3,888,755	67.67	+20.3	+42.1	+102.2	+190.1
R. I.	6,138	372,076	60.62	+6.4	+3.9	+127.2	+167.6
S. C.	5,100	78,616	15.41	+3	+1.4	+19.2	+19.8
S. Dak.	623	16,265	26.11	+4.2	+13.0	+15.6	-1.0
Tenn.	1,877	27,512	14.66	+8	+16.9	+9.4	+24.0
Tex.	4,500	82,000					
Utah	2,167	105,350	48.62	+2.6	+3.0	+15.3	+4
Vt.	1,200	41,000					
Va.	4,370	95,879	21.94	+5	+2.4	+10.3	+9.6
Wash.	16,561	1,127,023	68.05	+19.7	+43.9	+86.2	+117.1
W. Va.	5,036	108,846	21.61	+14.7	+13.0	+36.7	+97.3
Wis.	8,765	431,299	49.21	+13.3	+16.2	+76.9	+104.2
Wyo.	490	21,632	45.07	+6.2	+4.2	+11.1	+8.5

Table 14.—Aid to the blind: Recipients and payments to recipients, by State, November 1949<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1949 in—		November 1948 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	92,160	\$4,238,364	\$45.99	+0.6	+1.0	+8.1	+14.6
Total, 47 States <sup>3</sup>	73,737	3,502,249	47.46	+7	+1.1	+9.3	+16.6
Ala.	1,360	30,911	22.73	+1.0	+1.4	+17.1	+7.8
Ark.	828	51,198	61.82	+1.3	+4	+17.9	+12.7
Calif.	1,822	53,445	29.33	+7	+1.2	+7.7	+29.0
Calif. <sup>4</sup>	9,687	500,337	52.62	+1.2	+1.2	+21.5	+30.1
Colo.	382	21,434	56.08	-2.6	-3.5	-2.8	+1.7
Conn.	212	11,238	53.01	+1.4	+7	+38.6	+49.0
Del.	149	5,937	40.11	0	+8	+13.8	+30.7
D. C.	266	11,816	44.42	+3.1	+3.5	+22.6	+30.4
Fla.	3,167	135,290	42.72	+4	+7	+6.4	+10.1
Ga.	2,606	69,662	26.73	+8	+1.5	+8.3	+21.1
Hawaii	92	3,192	34.70	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Idaho	214	10,835	51.10	+2.4	+1.5	+5.9	+5.3
Ill.	4,540	211,962	46.69	+2	+2	-7	+6.0
Ind.	1,960	71,786	36.59	+5	+3.5	-1.0	+6.5
Iowa	1,196	64,078	53.49	+5	+9	-1.0	+3.0
Kans.	759	40,063	52.78	+9	+9	-8.2	+7.2
Ky.	2,129	47,556	22.34	-1	+3	+10.6	+12.7
La.	1,752	74,384	42.46	+5	+6	+13.9	+15.7
Maine	659	28,691	43.54	0	+9	+3	+27.4
Md.	475	19,441	40.90	+1.5	+2.3	+2.8	+8.6
Mass.	1,426	90,617	63.55	+1.3	+3.4	+11.5	+22.8
Mich.	1,772	89,493	50.50	+9	+9	+14.2	+27.6
Minn.	1,079	61,254	56.77	-5	+1.2	+1.1	+8.9
Miss.	2,639	99,031	36.16	+2	+2	+11.1	+31.2
Mo.	2,517	118,680	47.00	+1.0	+1.0	+8.6	+16.6
Mont.	511	28,691	56.15	+2	+2.2	+11.6	+35.2
Nebr.	615	32,426	52.73	+1.7	+1.8	+18.0	+30.1
Nev.	89	1,624	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
N. H.	319	14,961	46.90	0	+1.8	+3.6	+8.3
N. J.	707	38,631	54.64	+3	+2.1	+11.8	+31.9
N. Mex.	466	16,258	34.89	+2	-2.3	+11.2	+12.0
N. Y.	3,570	235,167	66.77	+3	+9	+7.5	+8.2
N. C.	3,821	121,348	31.76	+1.0	+1.9	+10.8	+20.8
N. Dak.	118	5,838	49.47	+1.7	+8.5	0	+9.5
Ohio	3,735	166,657	44.63	+5	+7	+6.7	+8.5
Okl.	2,720	144,451	53.11	+2	+1	+4.5	+5.4
Oreg.	385	22,323	57.98	0	+8	+2.9	+9.9
Pa.	15,577	691,815	44.05	+3	+7	+3.8	+4.1
R. I.	165	9,526	51.67	+1.2	+6	+13.0	+17.6
S. C.	1,435	41,805	29.13	+8	+1.4	+7.8	+12.2
S. Dak.	209	7,540	36.08	-5	+1.0	+5.0	+10.8
Tenn.	2,399	88,834	37.03	+1.4	+1.8	+16.7	+20.9
Tex.	6,254	240,461	38.46	+7	+6	+8.7	+9.3
Utah	304	10,233	33.66	-1.0	-1.7	+7.9	-1.7
Vt.	180	7,035	39.08	0	+2	-4.3	-4.4
Va.	1,456	42,244	29.01	+1.0	+2.4	+11.8	+26.5
Wash. <sup>6</sup>	750	58,319	77.76	+9	+1.5	+9.5	+18.2
W. Va.	948	29,192	30.79	+1.6	+1.5	+8.3	+38.8
Wis.	1,361	62,675	46.05	+2	+1	+4.8	+11.3
Wyo.	87	4,872	56.00	( <sup>5</sup> )	( <sup>5</sup> )	-17.9	-15.2

<sup>1</sup> For definition of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not calculated on base of less than 100 cases.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> State program only; excludes program administered by local officials.

<sup>6</sup> About 13 percent of this total is estimated.

<sup>7</sup> Partly estimated.

<sup>8</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>9</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>10</sup> Includes cases receiving medical care only.

<sup>11</sup> Excludes estimated duplication between programs; 1,759 cases were aided by county commissioners and 5,025 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.

<sup>12</sup> Represents approximate amount of fiscal-month authorizations; in some counties only 1 check was issued in the change from weekly to semimonthly payments.

<sup>13</sup> Estimated.

<sup>14</sup> Estimated on basis of reports from a sample of cities and towns.

<sup>1</sup> For definition of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

<sup>2</sup> Includes 532 recipients of aid to the partially self-supporting blind in California and 9 in Washington and payments to these recipients for which Federal funds are not available.

<sup>3</sup> States with plans approved by the Social Security Administration. Includes recipients of and payments for aid to the partially self-supporting blind in California and Washington.

<sup>4</sup> Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> Represents statutory monthly pension of \$40 per recipient; excludes payment for other than a month.

Table 15.—Aid to dependent children: Recipients and payments to recipients, by State, November 1949<sup>1</sup>

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	October 1949 in—			November 1949 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	585,411	1,486,404	\$43,281,630	\$73.03	+2.4	+2.2	+3.2	+25.7	+24.9	+29.8
Total, 50 States <sup>2</sup> .....	585,362	1,486,283	43,279,894	73.94	+2.4	+2.2	+3.2	+25.7	+24.9	+29.8
Alabama.....	14,965	40,850	502,194	33.56	+2.5	+3.1	+3.2	+27.2	+27.5	+17.4
Alaska.....	515	1,178	35,286	68.52	+5.5	+1.0	+2.5	+71.1	+57.1	+248.4
Arizona.....	3,463	9,766	301,468	87.05	+2.1	+2.1	+2.0	+30.7	+29.4	+23.4
Arkansas.....	12,987	33,411	537,300	41.37	+2.7	+2.5	+2.5	+30.9	+30.2	+44.2
California.....	31,629	72,061	3,646,345	115.28	+9.0	+9.9	+10.1	+69.1	+69.8	+75.4
Colorado.....	5,234	14,382	404,510	77.29	+1.1	+1.2	+3.5	+10.1	+10.6	+2.1
Connecticut.....	4,197	9,910	435,038	103.65	+2.8	+1.9	+1.8	+45.4	+39.1	+61.5
Delaware.....	572	1,667	41,102	71.86	+3.8	+3.9	+3.0	+36.2	+36.9	+35.0
District of Columbia.....	1,907	5,779	153,804	80.65	+2.8	+3.0	+3.3	+23.8	+23.5	+25.0
Florida.....	24,668	60,295	1,037,116	42.04	+1.7	+1.6	+1.7	+33.4	+32.3	+33.0
Georgia.....	12,662	32,633	547,329	43.23	+2.3	+2.4	+3.7	+27.8	+27.8	+39.8
Hawaii.....	3,112	9,359	261,280	83.96	+5.9	+6.3	+7.9	+85.7	+86.8	+82.3
Idaho.....	2,280	5,863	225,025	98.31	+2.2	+2.9	+3.4	+19.5	+20.1	+25.0
Illinois.....	26,001	66,164	2,505,066	96.34	+8	+7	+9	+15.4	+15.6	+17.0
Indiana.....	10,162	24,924	647,314	63.70	+2.4	+1.9	+3.8	+19.1	+17.9	+44.7
Iowa.....	4,755	12,193	350,468	75.60	+1.2	+1.1	+1.3	+5.5	+5.0	+36.9
Kansas.....	5,349	13,783	447,120	83.59	+2.1	+2.1	+2.2	+9.9	+10.9	+17.8
Kentucky.....	20,007	50,012	768,577	38.42	+7	+1	+1	+30.3	+29.3	+31.1
Louisiana.....	28,740	74,186	1,690,791	58.83	+3.3	+2.9	+3.0	+62.2	+60.6	+74.8
Maine.....	3,340	8,585	219,081	65.59	+1.7	+5	+8	+17.4	+10.7	( <sup>3</sup> )
Maryland.....	5,946	17,883	487,607	82.01	+2.1	+2.3	+2.0	+17.4	+17.6	+16.6
Massachusetts.....	12,462	30,232	1,413,928	113.46	+1.8	+1.3	+2.3	+17.7	+16.9	+19.8
Michigan.....	26,168	60,163	2,313,971	88.43	+1.8	+1.4	+1.8	+20.9	+18.8	+26.8
Minnesota.....	7,638	19,452	692,517	90.67	+9	+6	+2.2	+9.8	+9.8	+43.1
Mississippi.....	9,300	25,330	247,055	26.57	+2.7	+2.6	+2.7	+33.1	+35.6	+34.2
Missouri.....	25,058	63,222	1,330,032	53.08	+1.0	+5	+7	+17.3	+15.6	+15.8
Montana.....	2,246	5,835	179,469	79.91	+2.7	+2.5	+4.1	+19.1	+20.7	+35.9
Nebraska.....	3,492	8,362	296,160	84.81	+1.6	+1.6	+9	+9.6	+10.4	+10.8
Nevada.....	49	121	7,788	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
New Hampshire.....	1,504	3,753	133,124	88.51	+1.6	+1.6	+2.7	+20.8	+18.7	+25.3
New Jersey.....	5,225	13,463	449,052	85.94	+1.1	+1.0	+2.0	+8.1	+6.3	+12.9
New Mexico.....	5,045	12,913	264,249	52.38	+9	+7	+7	+9.3	+7.7	+21.5
New York.....	55,838	128,904	6,098,383	109.22	+1.6	+1.5	+2.3	+20.3	+18.5	+18.2
North Carolina.....	13,174	36,957	559,606	42.48	+2.4	+2.4	+3.4	+31.7	+30.0	+41.9
North Dakota.....	1,736	4,681	175,968	101.36	+1.2	+1.5	+1.1	+7.4	+7.9	+15.1
Ohio.....	13,174	35,427	787,294	59.76	+1.3	+2.1	+3	+16.9	+15.4	+3.6
Oklahoma.....	23,863	60,333	1,237,836	51.87	+2	+2	+3	+6	+1.5	+6
Oregon.....	3,372	8,490	310,421	92.06	+2.1	+1.9	+3.0	+22.0	+19.9	+3.9
Pennsylvania.....	54,331	139,358	5,051,076	92.97	+4.6	+3.9	+5.7	+34.5	+33.7	+37.3
Rhode Island.....	3,539	8,578	309,964	87.59	+9	+9	+2.0	+25.8	+22.6	+38.1
South Carolina.....	7,915	22,001	234,472	29.62	+9	+1.2	+1.9	+21.2	+23.5	+2.1
South Dakota.....	2,123	5,214	137,965	64.99	+2.6	+2.5	+3.0	+18.8	+16.2	+50.2
Tennessee.....	21,263	56,977	1,024,908	48.20	+2.4	+2.5	+2.6	+28.5	+28.5	+28.6
Texas.....	16,938	47,320	792,389	46.78	+6	+7	+3.1	+15.6	+16.7	+10.7
Utah.....	3,391	8,676	308,868	91.08	+1.0	+7	+3.2	+6.8	+6.6	+9.6
Vermont.....	924	2,521	49,267	53.32	0	+6	+1	+9.0	+9.5	+10.1
Virginia.....	7,105	20,129	318,475	44.82	+2.2	+2.0	+2.4	+24.7	+23.7	+27.0
Washington.....	11,694	27,734	1,604,868	137.24	+1.1	+1.0	+3.5	+33.5	+32.8	+84.5
West Virginia.....	15,232	41,742	814,591	53.48	+6.8	+8.4	+8.4	+33.9	+33.6	+74.7
Wisconsin.....	8,589	21,325	840,207	97.82	+1.9	+1.9	+2.2	+14.5	+13.4	+20.1
Wyoming.....	523	1,457	50,948	97.41	+4.2	+4.6	+4.7	+24.8	+25.3	+26.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

<sup>2</sup> States with plans approved by the Social Security Administration.

<sup>3</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

<sup>6</sup> Represents approximate amount of fiscal-month authorizations; in some counties only 1 check was issued in the change from monthly to semimonthly payments.